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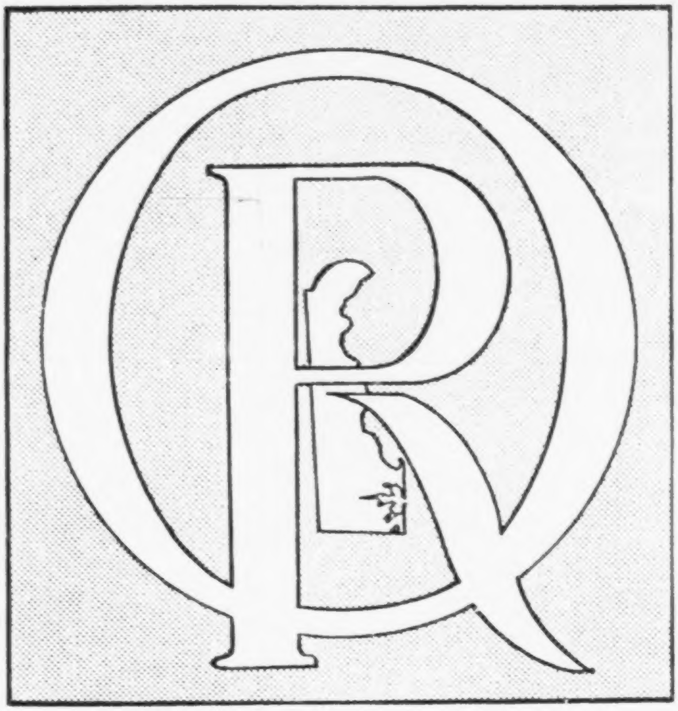
QUARTERLY REVIEW OF HOUSING PRODUCTION IN DELAWARE



THIRD QUARTER,1983

STATE OF DELAWARE
DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
AND
DELAWARE STATE HOUSING AUTHORITY

The cooperation of local building permit offices in supplying data for this report is gratefully acknowledged.

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QUARTERLY REVIEW
OF
HOUSING PRODUCTION
IN
DELAWARE

THIRD QUARTER, 1983

BY

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October, 1983

FOREWORD

Housing production in Delaware was higher with 1,518 units in the Third Quarter than in any quarter since the Second Quarter of 1974. That is encouraging.

Another interesting fact to note in this Fall issue of the Quarterly Review is that the most increased activity over the previous quarter occurred in multi-family condominium construction.

We have been observing a new trend also in the construction of "vacation" or "second" homes in Sussex County. These homes are being built with central heating and other amenities for eventual year-round use as retirement homes. Our practice for the past 13 years of recording and reporting housing production figures has been to count only units intended for year-round occupancy when completed. This data can be found each quarter in the Introduction.

Readers will be interested too, we believe, in the Quarterly feature article dealing with Manufactured Housing. The increasing popularity of this type of construction has prompted us to begin recording data on it, and we will start publishing statistics on its use in Delaware in 1984.

Robert S. Moyer

ROBERT S. MOYER
State Director of Housing
and Community Development

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INTRODUCTION

This report presents housing activity in Delaware for the third quarter of 1983. Included are data on the number of new housing units authorized by building permit, construction costs, the number of mobile homes sold, details on unit compostion as well as data on rehabilitated housing units and residential demolitions.

Information herein relates only to new housing units intended for occupancy on a housekeeping basis. The figures are actual totals accumulated from authorized building permits recorded by various jurisdictions and compiled by the Delaware State Housing Authority. Excluded from the data are hotels, motels and other group residential structures, as well as seasonal units. However, to keep track of total housing construction in Delaware, the Delaware State Housing Authority is now counting new housing units initially intended as a second home but which are being constructed for eventual conversion to a year-round retirement home. During the third quarter of 1983, 119 additional units began construction which are presently classified as seasonal housing structures, bringing the total so far for 1983 to 394. There is no profile data on these type units in the Quarterly Review.

Although the data relates to permit issuance rather than actual housing starts, permits are prompt, accurate indicators of construction activity. The United States Bureau of Census states that approximately 98-99 percent of all authorized construction is eventually undertaken. So, for simplification, permit issuance is expressed as "starts".

The feature article this quarter is entitled "Manufactured Housing...An Overview". It describes the different types of manufactured homes and their cost savings advantages. Materials for the article were furnished by the Home Manufacturers Council of the National Association of Home Builders.

Building Permit Jurisdictions

New Castle and Kent County's building permit systems cover all unincorporated areas within their respective boundaries plus those areas without permit systems. Those towns and municipalities having permit laws are counted as separate entries within their counties. An exception is the Town of Milford which straddles the borders for Kent and Sussex Counties. Therefore, Milford's data is counted in the county containing the building activity.

Sussex County includes all municipalities in its building permit system, so it is necessary to adjust the total in order to avoid double-counting.

Definitions

Housing unit - defined for the purposes of this report, a housing unit consists of a room or group of rooms intended for occupancy as separate year-round living quarters by a family, group of unrelated people living together or a person living alone.

In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Migratory, seasonal and vacation housing have been omitted.

Single Family Unit - one family free-standing home and townhouses or row houses intended to be sold.

Multi-Family Units - a building occupied by more than one family all sharing a common area of land (i.e. condominiums, apartments and townhouses intended to be rented.)

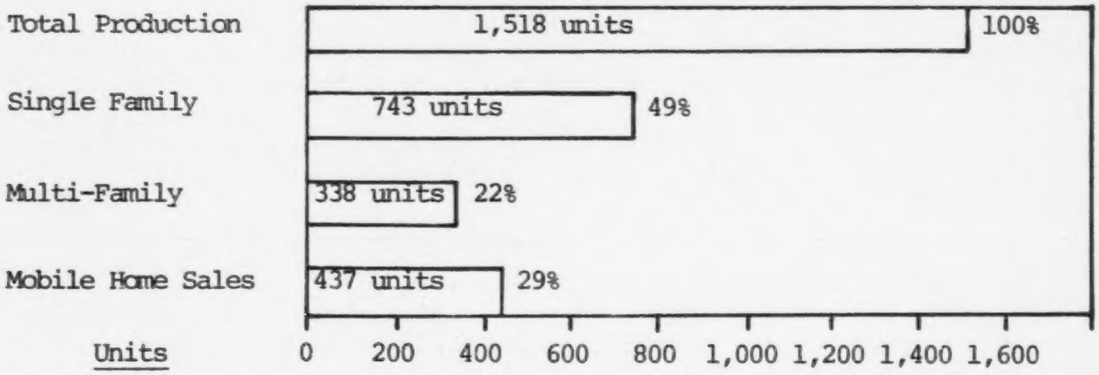
Chart 7 presents enumeration on substantial rehabilitation as taken from building permits. Additions and alternations containing three of the following four elements constitute substantial rehabilitation: electrical, heatint, plumbing or structural work.

HOUSING PRODUCTION THIRD QUARTER, 1983

STATEWIDE

Delaware's housing construction industry continued to improve through the summer of 1983 with new housing units totalling 1,518. This quarter's rise in new housing construction is just 8% above last quarter's figures and only 4% more than 1982's third quarter peak activity, which demonstrates a leveling off of new residential activity in the State. Production increases this quarter are most notable in the number of multi-family starts, 338, up 67% from last quarter. The number of single family homes begun this quarter increased by just 14 units, while mobile home sales dropped 33 units from 1983's previous quarter.

Fig. 1
3rd Quarter, 1983 Housing Production in Delaware



The majority of single family homes started this quarter are in New Castle County (388) while Sussex County received the largest share (241) of multi-family units, practically all of which are condominiums. Of the 437 new mobile homes titled during July, August and September, nearly half are in Sussex County.

COUNTY DATA

On-site activity in New Castle County totalled 455 units this quarter, a 25-unit drop from last quarter and is just slightly more than half housing starts one year ago. Single family starts dropped by 33 units this quarter from the previous three months, but activity this summer and early fall was 57% greater than single family starts one year ago this time. Nearly all single family housing construction is underway in new or expanding subdivisions in the I-95 corridor of New Castle County.

The 67 multi-family units for which permits were issued during the third quarter of 1983 consist of continuous building of a retirement community in Greenville, phase I (19 units) of the Greenville Elementary School conversion to 88 planned apartments, and the first two phases of "Stoney Batter", 32 condominium apartments off Limestone Road.

The 135 new housing starts in Kent County this quarter are practically identical to activity one quarter ago, and still better than double construction in the county this time last year. Single family starts accounted for 105 units, primarily in the City of Dover's expanding western edge and unincorporated areas of the County. Thirty (30) multi-family rental units began near the Dover Air Force Base this quarter in anticipation of housing needs for the increased servicemen soon to be stationed there.

Single and multi-family housing starts in Sussex County totalled 491 this quarter, a 50% increase over last quarter's production, and 77% above figures reported one year ago. Production of both housing types increased this quarter to 250 single family and 241 multi-family units, up 28% and 83% respectively over 1983's second quarter count. Single family activity is most notable this quarter in the towns of Bethany, Dewey Beach and Lewes with the balance being constructed primarily in unincorporated County areas. Condominium apartments again dominate the increased multi-family activity in Sussex County. Pratcially all units were begun in unincorporated areas of the County, and are nearly double multi-family starts last quarter and the third quarter of 1982.

MOBILE HOME ACTIVITY

The State's Division of Motor Vehicles reports new mobile homes titled during July, August and September this year totalled 437, just 33 sales less than last quarter but 164 more mobile home titles than 1982's third quarter. Sales this quarter increased only in Kent County by 7 units to 197, and is the highest number of sales for Kent County since the third quarter of 1979. Mobile home sales in New Castle and Sussex Counties tallied 25 and 215, a decrease of 12 and 28 homes respectively.

Specific data for the past year by county and quarter is now included in Housing Data Charts 1 A, B and C.

CONSTRUCTION COSTS

Reported from building permits; costs of land, architectural services, engineering, financing and other professional fees are not included.

TOTAL COSTS

The 1,081 units of on-site housing construction started this quarter generated a total permit value construction cost of $43,094,410, a 23% increase over $35,142,588 recorded last quarter for 931 new housing units. Statewide single family total costs for the 743 units this quarter amounted to $29,690,810 up just 2% from last quarter. The 338 multi-family units are valued at $13,403,600 in total construction costs, more than double second quarter, 1983 figures.

Housing construction dollars generated this quarter are 23% better than the $35,106,122 recorded for 1982's third quarter, the best three-month period that year. Total construction costs by county and unit type for this quarter, as compared to last quarter and the comparable third quarter, 1982 are shown in Table I.

TABLE I

Single Family Production

	3rd Qtr. 1983	2nd Qtr. 1983	3rd Qtr. 1982
New Castle Co.	$13,019,305	$14,679,485	$ 7,739,735
Kent Co.	$ 4,479,602	4,688,818	2,069,110
Sussex Co.	12,191,903	9,728,613	6,581,344

Multi-Family Production

	3rd Qtr. 1983	2nd Qtr. 1983	3rd Qtr. 1982
New Castle Co.	$ 4,096,000	$ 1,310,000	$15,809,933
Kent Co.	750,000	749,000	0
Sussex Co.	8,557,600	3,986,672	2,906,000

AVERAGE COSTS

Statewide average housing construction costs this quarter for the 1,081 on-site units increased 6% per unit to $39,865 over last quarter figures, and is 49% greater than average new home costs one year ago. The increase in average unit costs this quarter is realized in both single and multi-family construction. The average construction cost for a single family unit this quarter is $39,961, just $48 more than costs in the preceding quarter but is $5,455 more per unit than 1982's third quarter records. The statewide per-unit average constrution cost of a condominium (multi-family) apartment this quarter is $39,656, up $9,727 and $13,221 from costs reported last quarter and the third quarter last year.

New housing costs were lowest in New Castle County this quarter, with an average of $37,617 per unit, but is $3,597 over unit costs last quarter and $10,106 above average costs in that county one year ago this time. The average cost for a new housing unit in Kent County dropped 5% this quarter to $38,738 from second quarter costs this year and is $2,644 per unit below average costs during last year's third quarter. Sussex County recorded the highest unit cost this quarter with $42,260 calculated for single and multi-family housing combined, representing a $317 and $8,010 increase respectively from last quarter and the third quarter of 1982.

Average construction costs this quarter by housing unit type and county as compared to last quarter and 1982's third quarter are shown in Table II.

TABLE II
Single Family Units

	3rd Qtr. 1983	2nd Qtr. 1983	3rd Qtr. 1982
New Castle Co.	$33,555	$34,868	$28,772
Kent Co.	42,663	41,494	41,382
Sussex Co.	48,768	58,961	42,188

Multi-Family Units

	3rd Qtr. 1983	2nd Qtr. 1983	3rd Qtr. 1982
New Castle Co.	$61,134	$26,735	$26,933
Kent Co.	25,000	35,667	0
Sussex Co.	35,509	30,202	24,017

UNIT PROFILE

Housing data charts 4, 5 and 6 detail statistics gathered from building permits with regard to the planned number of bedrooms, square feet of living space and the type of heat selected per unit.

Of the 1,081 new housing units for which construction started during the third quarter, 1983, the majority (32%) were for single family homes designed with three bedrooms. Noteworthy is the continuing popularity of a two-bedroom single family home. This quarter, 262 new single family housing units were built with two-bedrooms. A two-bedroom floor plan also remained the favorite for a new multi-family housing unit this quarter. The breakdown of bedroom mix per unit type this quarter is shown in Table III.

TABLE III

#Bedrooms	Single Family	Multi-Family
1	3%	19%
2	35%	57%
3	46%	24%
4+	16%	0%

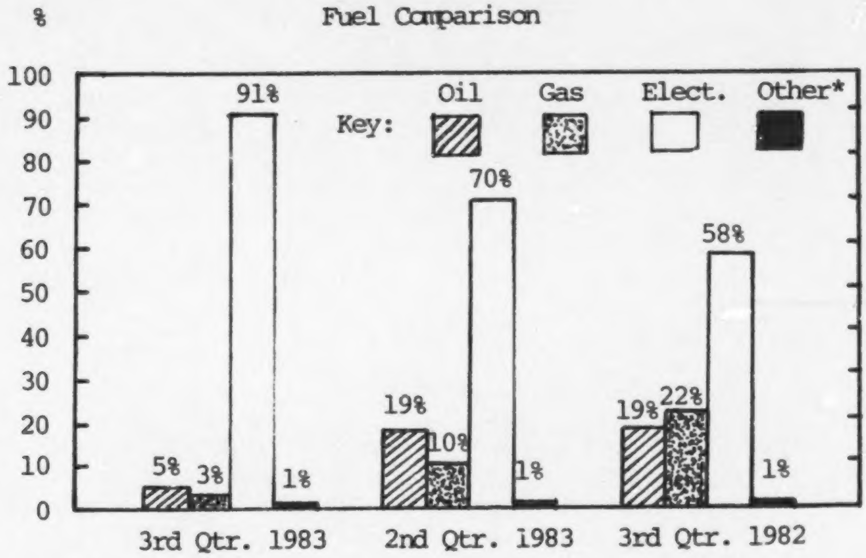
Living space requirements most popular this quarter, again held at units between 1,000 and 1,500 square feet. This mid-sized unit was preferred for 41% of on-site units constructed this quarter, with 35% favoring a unit greater than 1,500 square feet in size. The remaining units, 24% will contain less than 1,000 square feet of living space.

The distribution of heating sources for on-site residential construction this quarter, as compared to last quarter and the comparable third quarter of 1982, is shown in Figure 2 on the following page.

Fig. 2

3rd Quarter 1983

Fuel Comparison



*wood, coal, solar and/or hotwater

The recorded gradual shift from electric heat to oil and gas in recent issues of the Quarterly Review reversed this quarter. Ninety-one percent (91%) of all new on-site residential units begun this quarter will be heated by electricity, primarily through a heat pump. While electric heat pumps are popular statewide this quarter, of the 57 units to be heated by oil and 34 units by gas, 69% of those units are in New Castle County.

In summary, the most popular new housing unit begun during July, August and September was a three-bedroom single family home, containing 1,000-1,500 square feet of living space and heated by an electric heat pump.

REHABILITATED HOUSING

Home modifications or improvements for which permits have been issued range from adding a bathroom, bedroom or family room to substantial rehabilitation of a fire-damaged unit. Alterations and additions to existing housing units in Delaware this quarter totalled 172 units at a total cost of $1,937,000 averaging $11,262 per unit.

Housing renovation work this quarter decreased by 96 units over last quarter and is just a little better than half the 316 units recorded one year ago. Average unit costs this quarter dropped just $342 per home, but is $3,466 per unit lower than average renovation/modification costs this quarter last year. Housing alterations and/or additions are occurring primarily in the City of Wilmington through housing code enforcement efforts. The Wilmington Housing Authority continues to rehabilitate public housing units in the City -- this quarter primarily on Poplar Street. Several communities in Kent and Sussex Counties are using Community Development Block Grant funds to finance housing rehabilitation work in their jurisdictions.

FEDERAL ASSISTANCE

Federal assistance in the form of direct loans, subsidies, mortgage insurance or mortgage guarantees for newly constructed homes in Delaware during July, August and September, 1983 were extended to 29 units, five homes more than last quarter. Most of the units (15) are receiving federal assistance from the U.S. Farmers Home Administration. Of the remaining 14 insured loans, 11 are by the Federal Housing Administration and three were extended by the Veterans Administration. One year ago this time, 31 new homes received federal loan assistance, as reported by the same three agencies.

NATIONAL HOUSING PICTURE

While Delaware's on-site housing production continued to climb this quarter, the national housing production picture was not quite so bright. National housing starts in August reached a seasonally adjusted annual rate of 1,909,000 units, the highest in more than four years, but dropped in September by 13.4%, reports the U.S. Department of Commerce. Economists predicted a slow down in housing construction this fall due to rising interest rates, and builders across the country report they will start about 25% fewer homes in the last half of 1983 for the same reason. The new seasonally adjusted housing production annual rate, calculated at the end of September is still nearly 46% above housing starts recorded one year ago this time, according to the Department.

Several of the more active homebuilders this quarter believe Delaware's increased housing construction over the summer could be partially due to special mortgage financing packages secured from lenders at below current market interest rates to attract prospective buyers.

QUARTERLY REVIEW

MANUFACTURED HOUSING...AN OVERVIEW

By: Home Manufactured Council
National Association of
Home Builders

Preface

While gathering new housing permit data for Delaware, general observation over the past few years appears to indicate an increase in the number of manufactured housing units in our State. To date, the Delaware State Housing Authority has not recorded specific data on manufactured housing in the Quarterly Review of Housing Production. However, due to the continuous need for homebuilders to contain housing construction costs, to keep homes within affordable reach of homebuyers, and the apparent increasing popularity of manufactured housing in Delaware, the Quarterly Review will be expanded in 1984 to included data on this type of construction.

The following feature article, "Manufactured Housing..An Overview", will acquaint readers of the Quarterly Review with the many types of manufactured homes and their cost advantages. The overview is a compilation of excerpted materials obtained from the Home Manufactured Council of the National Association of Home Builders, headquartered in Washington, D.C.

GAIL A. BROWN
Research & Information
Coordinator

MANUFACTURED HOUSING...AN OVERVIEW

A manufactured house is one that has been substantially assembled in a factory, then shipped to a building site for erection. The pre-assembled sections can range in size from little more than pre-cut lumber to flat wall panels, 8' high and as long as a room or an entire house, to an entire, three-dimensional house, usually shipped in two or more sections.

The real surge of manufactured housing began during World War II when the government realized the need to temporarily house servicemen. Up until that time the traditional way to build a home was to "stick-build" or to assemble all the pieces and parts of the home right on the job site, sawing every piece to length, and assembling the walls right on the sub-floor.

Progressive builders, always on the look-out for better, faster ways to build, soon recognized that walls could be fabricated faster, truer, and at less cost by building them on a framing table in a factory. This also allowed them to get better production from the dwindling supply of really skilled carpenters. It also helped them avoid dreaded weather related delays.

What kinds of manufactured homes are there?

Virtually any kind you can imagine. Factory pre-assembly does not mean uniformity, for the sections of even a one-of-a-kind custom built home are often manufactured before the home is erected. Basically, however, there are three different kinds of homes, each with an increasing degree of prefabrication prior to erection:

° The PRE-CUT HOME: As the name implies all the dimensional lumber of this home is pre-cut, assembled and numbered in a factory for shipment, as a "package" to the building site for erection. This type of home is especially popular with the "do-it-yourselfers" who are willing to perform much of the physical labor of building a home in order to reduce its total cost.

° The PANELIZED HOME: This is the most popular and versatile form of manufactured housing. These homes are delivered to the building site as wall panels, 8' high, by whatever length is required, usually 20' to 30'. Exterior wall panels include insulated sheathing and exterior siding, with windows and doors installed in the factory. Interior panels generally consist of only the structural 2 x 4 lumber. Some manufacturers install interior wallboard, electrical and plumbing items in these panels, but generally these items are installed at the site by local craftsmen.

By prefabricating all the major structural components of a home in a factory, practically any architectural style and house configuration can be built using the panelized systems.

By completing a major portion of his work in the factory, rather than at the building site, the builder gains greater control of his costs. Most panelized home packages are designed to be erected by a normal crew of four to six persons in one day. This virtually eliminates any weather delays and damage as well as loss due to vandalism.

° The MODULAR/SECTIONAL HOME: These are the most sophisticated and complete form of manufactured housing. They are nearly 95% complete before leaving the factory, and are most often shipped as two, three-dimensional units which form the front and back halves of a home. At the building site they are placed on the foundation and joined at the ridge of the roof. Before leaving the factory, the interior of these homes is also completed with carpeting on the floors, paint or wall-covering on the walls, and complete kitchens and baths installed.

Modular homes are best suited for building sites in suburban and rural areas, where there is often a shortage of skilled builders and building tradesmen. A situation like that makes it particularly desirable to have as much of the skilled work done in the factory as possible.

A modular home is also adaptable to urban areas where speed of contruction is important. For example, in a new community experiencing a housing shortage, it may be possible to order a modular house and have it built and delivered in less time than it would take to locate suitable existing housing. In fact, some realtors who face a shortage of available housing are becoming builders themselves. They buy improved lots, have foundations built on them, and order modular homes delivered to the lots for their clients.

What about mobile homes? Aren't they manufactured homes too?

Yes, but there is one very distinct difference between a mobile home and other kinds of manufactured homes. Mobile homes need not conform to the building codes that apply to conventionally site-built and manufactured housing and components. Instead, mobile homes are required to conform to the standards established by the Mobile Home Construction Safety Standards Act of 1974, which differ in many areas from local building codes.

What are the construction advantages of a manufactured home?

Here are ten that have been offered:

° Factory production is able to take advantage of the recent, and continuing advances in building technology, e.g. highspeed nailing machines and precision automated saws.

° Manufactured homes significantly reduce the amount of skilled work necessary at a building site.

° Factory production insures quality control through consistent application of rigorous manufacturing standards.

° Manufactured houses virtually eliminate construction waste, and the cost of removing it from the site.

° Using manfactured components cuts down on construction time by delivering according to schedules set by builders.

° Using manufactured components make site construction less vulnerable to weather delays and damage; the speed of construction time virtually eliminates site vandalism.

° By cutting down on construction time, manufactured housing also cuts down on the interest expenses of builders for "construction money."

° Financial institutions are more willing to make mortgage loans to small builders who use manufactured homes because of their consistent and predictable quality, and the solid reputations of their manufacturers.

° Manufactured homes offer greater cost control, overall, than any other type of housing.

° The precision construction and tight fitting components in a manufactured home make these homes more energy efficient by eliminating much air infiltration through cracks and gaps in exterior walls.

Other forms of manufactured housing increasing in popularity are the Log and Dome Homes.

There are four basic log home packages:

° Wall Log Only. Contains pre-cut exterior logs, perhaps some finished interior walls, splines, and the sealants needed to erect a basic shell.

° Structural Shell. Includes all the wall log elements, plus log beams, rafters, purlins, trusses, window and door frames—all erected.

° Weather-Tight Shell. All the above plus flooring, roofing, insulation, doors and windows, interior partitions, second floor materials, and stairs—also erected.

° Complete Package: All the above, plus mechanical equipment, interior wiring and plumbing, trim finishes, bath and kitchen fixtures—erected.

Log homes are surprisingly energy efficient, and after the application of a good wood preservative, are extremely easy to maintain. Architect Steven Winter of New York comments that "log homes perform 20-30% better than frame houses of equivalent size and location. Wood absorbs heat, then feeds it back into the room in winter; in summer the logs act like adobe to keep the interior cool." One explanation for this phenomenon is that the wood cells act like a sponge to absorb both heat and cold, preventing a rapid pass-through of temperature.

One distinct advantage log homes offer is that they cut down on finishing work, the same materials serving as both interior and exterior walls. However, a log home requires considerable engineering analysis to insure structural integrity and liveability.

If the log home is a way the manufactured housing industry has found to recapture an element of our past, then the dome home is a successful venture toward the future.

The dome home is a free-standing structure, which, because of its unique geometry, has no need for interior, load-bearing walls. This contruction feature allows the builder to divide interior space where it is desirable, convenient, or necessary; structural requirements do not determine the use of space in any way.

Dome homes are shaped roughly like hemispheres, enclosing the maximum amount of living space in ratio to the exterior surface of the dwelling. Created half a century ago, the geodesic dome was widely used in World War II and thrust into public consciousness as the design of the U.S. Pavilion at Montreal's Expo '67.

Yet a few of today's dome homes are of the pure type envisioned by the geodesic dome's inventor, R. Buckminster Fuller. For the homebuyer, geometry yields to more practical considerations when designing living space. Many dome homes today include alcoves for side rooms, entrance bays, and between-dome passages.

Some of the advantages of dome homes are:

° Structural - They can withstand greater wind/snow loads than conventionally constructed dwellings. Their structural integrity makes them more earthquake resistant. Second floors can be constructed virtually anywhere, and supported more flexibly. Most dome homes are semi-sealed, reducing air infiltration.

° Construction - Labor costs are lowered by the lack of necessity for interior framing. Shell construction techniques are readily mastered by professional builders. Construction costs are often less than in a conventional home. Pre-packaging of home sections is relatively easy.

° Energy - Shell components use less raw materials to encompass more space than any other type of structure. Most domes are energy efficient because of the low surface to volume ratio. Domes have low infiltration rates, overall "R" factors in the 30-plus range, and are readily adaptable to solar energy applications through window placements.

How extensive is the home manufacturing industry?

Manufactured homes are accepted everywhere today. According to an independent marketing report published by Construction Marketing Research Associates of Crofton, Maryland, 95% of all homes built in the U.S. today encompass pre-cut, panelized or component (generally roof and floor trusses, plus wall panels, gable ends, stair systems and other speciality items) construction.

##########

APPENDIX A

HOUSING DATA CHARTS

1 - 8

NEW CASTLE COUNTY

CHART 1-A: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	3rd QTR.	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	YEAR TO DATE
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	1	0	2	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	5	0	5
Newark	S-F	0	4	7	1	1	10	12
	M-F	0	0	0	50	0	0	50
Newport	S-F	-	-	-	0	0	0	0
	M-F	-	-	-	0	0	0	0
Odessa	S-F	-	-	-	0	0	0	0
	M-F	-	-	-	0	0	0	0
Wilmington	S-F	30	0	37	7	12	11	30
	M-F	202	0	428	0	0	0	0
New Castle Co. Balance	S-F	238	165	618	165	408	367	940
	M-F	385	108	493	0	44	67	111
New Castle Co. Total On-Site Activity	S-F	269	169	664	173	421	388	982
	M-F	587	108	921	50	49	67	166
	Total	856	277	1,585	223	470	455	1,148
County Mobile Home Sales		26	19	146	23	37	25	85
TOTAL COUNTY PRODUCTION		882	296	1,731	246	507	480	1,233

KENT COUNTY

CHART 1-B: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	3rd QTR.	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	YEAR TO DATE
Camden	S-F	-	68	68	0	0	0	0
	M-F	-	0	0	0	0	0	0
Dover	S-F	8	23	45	26	61	45	132
	M-F	0	0	0	0	0	0	0
Harrington	S-F	0	1	2	0	1	1	2
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	0	0	0	1	0	1	2
	M-F	0	0	146	0	0	0	0
Smyrna	S-F	5	6	11	7	2	8	17
	M-F	0	0	0	0	21	0	21
Kent County Balance	S-F	37	28	118	30	49	50	129
	M-F	0	0	0	0	0	30	30
Kent County Total On-Site Activity	S-F	50	126	244	64	113	105	282
	M-F	0	0	146	0	21	30	51
	Total	50	126	390	64	134	135	333
County Mobile Home Sales		114	163	491	100	190	197	487
TOTAL COUNTY PRODUCTION		164	289	881	164	324	332	820

SUSSEX COUNTY

CHART 1-C: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	3rd QTR.	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	YEAR TO DATE
Bethany	S-F	12	42	99	46	50	34	130
	M-F	0	0	0	0	0	0	0
Bethel	S-F	-	-	-	1	0	1	2
	M-F	-	-	-	0	0	0	0
Blades	S-F	-	-	-	2	0	0	2
	M-F	-	-	-	0	0	0	0
Bridgeville	S-F	-	-	-	0	0	1	1
	M-F	-	-	-	0	0	0	0
Dagsboro	S-F	-	-	-	0	0	0	0
	M-F	-	-	-	0	0	0	0
Delmar	S-F	-	-	-	0	1	0	1
	M-F	-	-	-	0	0	0	0
Dewey Beach	S-F	-	-	-	0	0	28	28
	M-F	-	-	-	0	10	0	10
Fenwick Island	S-F	-	-	-	0	1	1	2
	M-F	-	-	-	0	0	0	0
Georgetown	S-F	2	2	6	1	1	3	5
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	-	-	-	0	0	0	0
	M-F	-	-	-	0	0	0	0
Henlopen Acres	S-F	-	-	-	0	0	0	0
	M-F	-	-	-	0	0	0	0
Laurel	S-F	0	7	7	1	2	0	3
	M-F	102	0	102	0	0	0	0
Lewes	S-F	4	2	7	1	2	43	46
	M-F	0	0	0	0	0	13	13
Milford (S)	S-F	2	2	5	0	4	4	8
	M-F	0	0	0	0	0	0	0
Millsboro	S-F	1	0	1	0	1	0	1
	M-F	0	0	24	0	0	0	0
Milton	S-F	2	0	2	1	1	0	2
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	-	-	-	3	2	6	11
	M-F	-	-	-	0	0	0	0
Rehoboth	S-F	53	6	70	1	7	1	9
	M-F	0	0	4	0	0	0	0
Seaford	S-F	2	2	4	0	1	2	3
	M-F	0	0	121	0	0	0	0
Selbyville	S-F	-	-	-	0	2	1	3
	M-F	-	-	-	0	0	0	0
Slaughter Beach	S-F	-	-	-	0	-	-	-
	M-F	-	-	-	0	-	-	-
South Bethany	S-F	-	-	-	0	-	-	-
	M-F	-	-	-	0	-	-	-
Sussex County Balance	S-F	78	161	376	123	120	125	368
	M-F	19	51	115	44	122	228	394
Sussex County Total On-Site Activity	S-F	156	224	577	180	195	250	625
	M-F	121	51	366	44	132	241	417
	Total	277	275	943	224	327	491	1,042
County Mobile Home Sales		133	121	424	102	243	215	560
TOTAL COUNTY PRODUCTION		410	396	1,367	326	570	706	1,602
STATEWIDE HOUSING PRODUCTION	S-F	475	519	1,485	417	729	743	1,889
	M-F	708	159	1,433	94	202	338	634
	Total	1,183	678	2,918	511	931	1,081	2,523
	M-H	273	303	1,061	225	470	437	1,132
	TOTAL	1,456	981	3,979	736	1,401	1,518	3,655

CHART 2-A: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

NEW CASTLE COUNTY

LOCATION	STRUCTURE	3rd QTR.	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	YEAR TO DATE
Ballefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	30,000	0	42,000	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	250,000	0	250,000
Newark	S-F	0	164,373	250,373	70,000	32,000	268,400	370,400
	M-F	0	0	0	1,075,557	0	0	1,075,557
Newport	S-F	-	-	-	0	0	-	-
	M-F	-	-	-	0	0	-	-
Odessa	S-F	-	-	-	0	0	-	-
	M-F	-	-	-	0	0	-	-
Wilmington	S-F	790,000	0	1,122,000	370,000	310,000	643,000	1,323,000
	M-F	5,069,376	0	10,101,376	0	0	0	0
New Castle Co. Balance	S-F	6,919,735	5,930,582	20,156,012	5,225,275	14,337,485	12,107,905	31,670,665
	M-F	10,740,557	1,400,000	12,140,557	0	1,060,000	4,096,000	5,156,000
New Castle Co. TOTAL	S-F	7,739,735	6,094,955	21,570,385	5,665,275	14,679,485	13,019,305	33,364,065
	M-F	15,809,933	1,400,000	22,241,933	1,075,557	1,310,000	4,096,000	6,481,557
	TOTAL	23,549,668	7,494,955	43,812,318	6,740,832	15,989,485	17,115,305	39,845,622

CHART 2-B: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

KENT COUNTY

LOCATION	STRUCTURE	3rd QTR.	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	YEAR TO DATE
Camden	S-F	-	1,606,600	1,606,600	0	0	0	0
	M-F	-	0	0	0	0	0	0
Dover	S-F	257,000	693,000	1,493,200	758,000	1,729,000	1,747,179	4,234,179
	M-F	0	0	0	0	0	0	0
Harrington	S-F	0	31,000	62,500	0	33,500	35,000	68,500
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	0	0	0	34,000	0	35,000	69,000
	M-F	0	0	3,500,000	0	0	0	0
Smyrna	S-F	146,200	174,300	320,500	225,120	298,000	182,520	705,640
	M-F	0	0	0	0	749,000	0	749,000
Kent County Balance	S-F	1,665,910	1,302,374	5,065,171	1,332,669	2,628,318	2,479,903	6,440,890
	M-F	0	0	0	0	0	750,000	750,000
Kent County TOTAL	S-F	2,069,110	3,807,274	8,547,971	2,349,789	4,688,818	4,479,602	11,518,209
	M-F	0	0	3,500,000	0	749,000	750,000	1,499,000
	TOTAL	2,069,110	3,807,274	12,047,971	2,349,789	5,437,818	5,229,602	13,017,209

CHART 2-C: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

SUSSEX COUNTY

LOCATION	STRUCTURE	3rd QTR.	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	YEAR TO DATE
Bethany	S-F	461,321	1,943,542	4,466,718	2,110,922	2,457,195	1,689,000	6,257,117
	M-F	0	0	0	0	0	0	0
Bethel	S-F	-	-	-	35,000	0	36,900	71,900
	M-F	-	-	-	0	0	0	0
Blades	S-F	-	-	-	48,010	0	0	48,010
	M-F	-	-	-	0	0	0	0
Bridgeville	S-F	-	-	-	0	0	65,000	65,000
	M-F	-	-	-	0	0	0	0
Dagsboro	S-F	-	-	-	0	0	0	0
	M-F	-	-	-	0	0	0	0
Delmar	S-F	-	-	-	0	35,000	0	35,000
	M-F	-	-	-	0	0	0	0
Dewey Beach	S-F	-	-	-	0	0	980,000	980,000
	M-F	-	-	-	0	103,000	0	103,000
Fenwick Island	S-F	-	-	-	0	46,000	58,750	104,750
	M-F	-	-	-	0	0	0	0
Georgetown	S-F	86,000	91,515	259,015	49,000	33,900	109,000	191,900
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	-	-	-	0	0	0	0
	M-F	-	-	-	0	0	0	0
Henlopen Acres	S-F	-	-	-	0	0	0	0
	M-F	-	-	-	0	0	0	0
Laurel	S-F	0	264,960	264,960	33,300	67,600	0	100,900
	M-F	2,450,000	0	2,450,000	0	0	0	0
Lewes	S-F	272,145	91,000	403,145	54,350	105,000	2,491,485	2,650,835
	M-F	0	0	0	0	0	330,000	330,000
Milford (S)	S-F	97,200	75,500	208,000	0	184,500	136,000	320,500
	M-F	0	0	0	0	0	0	0
Millsboro	S-F	75,000	0	75,000	0	42,559	0	42,559
	M-F	0	0	616,000	0	0	0	0
Milton	S-F	82,300	0	82,300	73,000	30,000	0	103,000
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	-	-	-	154,515	79,500	324,185	558,200
	M-F	-	-	-	0	0	0	0
Rehoboth	S-F	2,133,000	436,500	3,220,147	83,000	354,910	92,675	530,585
	M-F	0	0	142,600	0	0	0	0
Seaford	S-F	69,300	77,250	146,550	0	25,000	91,000	116,000
	M-F	0	0	2,691,306	0	0	0	0
Selbyville	S-F	-	-	-	0	117,600	54,635	172,235
	M-F	-	-	-	0	0	0	0
Slaughter Beach	S-F	-	-	-	0	-	-	-
	M-F	-	-	-	0	-	-	-
South Bethany	S-F	-	-	-	0	-	-	-
	M-F	-	-	-	0	-	-	-
Sussex County Balance	S-F	3,305,078	6,803,387	16,472,818	5,679,390	6,149,849	6,063,273	17,892,512
	M-F	456,000	1,601,400	5,138,800	1,589,000	3,883,672	8,227,600	13,700,272
Sussex County TOTAL	S-F	6,581,344	9,783,654	25,598,653	8,224,962	9,728,613	12,191,903	30,145,478
	M-F	2,906,000	1,601,400	11,038,706	1,589,000	3,986,672	8,557,600	14,133,272
	TOTAL	9,487,344	11,385,054	36,637,359	9,813,962	13,715,285	20,749,503	44,278,750
STATEWIDE	S-F	16,390,189	19,685,883	55,717,009	16,240,026	29,096,916	29,690,810	75,027,752
	M-F	18,715,933	3,001,400	36,780,639	2,664,557	6,045,672	13,403,600	22,113,829
	TOTAL	35,106,122	22,687,283	92,497,648	18,904,583	35,142,588	43,094,410	97,141,581

CHART 3-A: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
NEW CASTLE COUNTY

LOCATION	STRUCTURE	3rd QTR.	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	YEAR TO DATE
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	30,000	0	21,000	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	50,000	0	50,000
Newark	S-F	0	41,093	35,768	70,000	32,000	26,840	30,867
	M-F	0	0	0	21,511	0	0	21,511
Newport	S-F	-	-	-	-	0	-	-
	M-F	-	-	-	-	0	-	-
Odessa	S-F	-	-	-	-	0	-	-
	M-F	-	-	-	-	0	-	-
Wilmington	S-F	26,333	0	30,324	52,857	25,833	58,455	44,100
	M-F	25,096	0	23,601	0	0	0	0
New Castle Co. Balance	S-F	29,075	35,943	32,615	31,668	35,141	32,992	33,692
	M-F	27,898	12,963	24,626	0	24,091	61,134	46,450
New Castle Co. TOTAL	S-F	28,772	36,065	32,486	32,747	34,868	33,555	33,976
	M-F	26,933	12,963	24,150	21,511	26,735	61,134	39,046
	TOTAL	27,511	27,058	27,642	30,228	34,020	37,617	34,709

CHART 3-B: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
KENT COUNTY

LOCATION	STRUCTURE	3rd QTR.	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	YEAR TO DATE
Camden	S-F	-	23,626	23,626	0	0	0	0
	M-F	-	0	0	0	0	0	0
Dover	S-F	32,125	30,130	33,182	29,154	28,344	38,826	32,077
	M-F	0	0	0	0	0	0	0
Harrington	S-F	0	31,000	31,250	0	33,500	35,000	34,250
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	0	0	0	34,000	0	35,000	34,500
	M-F	0	0	23,973	0	0	0	0
Smyrna	S-F	29,240	29,050	29,136	32,160	149,000	22,815	41,508
	M-F	0	0	0	0	35,667	0	35,667
Kent County Balance	S-F	45,025	46,513	42,925	44,422	53,639	49,598	49,929
	M-F	0	0	0	0	0	25,000	25,000
Kent County TOTAL	S-F	41,382	30,216	35,033	36,715	41,494	42,663	40,845
	M-F	0	0	23,973	0	35,667	25,000	29,392
	TOTAL	41,382	30,216	30,892	36,715	40,581	38,738	39,091

CHART 3-C: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
SUSSEX COUNTY

LOCATION	STRUCTURE	3rd QTR.	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	YEAR TO DATE
Bethany	S-F	38,443	46,275	45,118	45,890	49,144	49,676	48,132
	M-F	0	0	0	0	0	0	0
Bethel	S-F	–	–	–	35,000	0	36,900	35,950
	M-F	–	–	–	0	0	0	0
Blades	S-F	–	–	–	24,005	0	0	24,050
	M-F	–	–	–	0	0	0	0
Bridgeville	S-F	–	–	–	–	0	65,000	65,000
	M-F	–	–	–	–	0	0	0
Dagsboro	S-F	–	–	–	–	0	0	0
	M-F	–	–	–	–	0	0	0
Delmar	S-F	–	–	–	–	35,000	0	35,000
	M-F	–	–	–	–	0	0	0
Dewey Beach	S-F	–	–	–	–	0	44,091	35,000
	M-F	–	–	–	–	10,300	0	10,300
Fenwick Island	S-F	–	–	–	–	46,000	58,750	52,375
	M-F	–	–	–	–	0	0	0
Georgetown	S-F	43,000	45,608	43,169	49,000	33,900	36,333	38,380
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	–	–	–	0	0	0	0
	M-F	–	–	–	0	0	0	0
Henlopen Acres	S-F	–	–	–	0	0	0	0
	M-F	–	–	–	0	0	0	0
Laurel	S-F	0	37,851	37,853	33,300	33,800	0	33,633
	M-F	24,020	0	24,020	0	0	0	0
Lewes	S-F	68,036	45,500	57,592	54,350	52,500	57,942	57,627
	M-F	0	0	0	0	0	25,385	25,385
Milford (S)	S-F	48,600	37,750	41,600	0	46,125	34,000	40,063
	M-F	0	0	0	0	0	0	0
Millsboro	S-F	75,000	0	75,000	0	42,559	0	42,559
	M-F	0	0	25,667	0	0	0	0
Milton	S-F	41,150	0	41,150	73,000	30,000	0	51,500
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	–	–	–	51,505	39,750	54,031	50,745
	M-F	–	–	–	0	0	0	0
Rehoboth	S-F	40,245	72,750	46,002	83,000	50,701	92,675	58,954
	M-F	0	0	35,650	0	0	0	0
Seaford	S-F	34,650	38,625	36,638	0	25,000	45,500	38,667
	M-F	0	0	22,242	0	0	0	0
Selbyville	S-F	–	–	–	0	58,800	54,635	57,412
	M-F	–	–	–	0	0	0	0
Slaughter Beach	S-F	–	–	–	0	–	–	–
	M-F	–	–	–	0	–	–	–
South Bethany	S-F	–	–	–	0	–	–	–
	M-F	–	–	–	0	–	–	–
Sussex County Balance	S-F	42,373	42,257	43,811	46,174	51,249	48,506	48,621
	M-F	24,000	31,400	44,685	36,114	31,833	36,086	34,772
Sussex County TOTAL	S-F	42,188	43,677	44,365	45,694	58,961	48,768	48,233
	M-F	24,017	31,400	30,160	36,114	30,202	35,509	33,893
	TOTAL	34,250	41,400	38,852	43,902	41,943	42,260	42,494
STATEWIDE	S-F	34,506	37,930	37,520	38,993	39,913	39,961	39,718
	M-F	26,435	18,877	25,667	28,346	29,929	39,656	34,880
	TOTAL	26,676	33,462	31,699	37,034	37,747	39,865	38,502

CHART: 4A NUMBER OF BEDROOMS IN NEW HOUSING UNITS

LOCATION	3rd QUARTER 1982								TOTAL 1982							
	1 BR		2 BR		3 BR		4 BR		1 BR		2 BR		3 BR		4 BR	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	1	0	0	0	0	0	1	0	1	0	0	0
New Castle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Newark	0	0	0	0	0	0	0	0	0	0	0	0	2	0	5	0
Newport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Odessa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wilmington	0	160	18	1	12	41	0	0	0	305	21	82	15	41	1	0
County Balance	1	144	20	127	189	94	28	20	4	242	63	137	413	94	138	20
COUNTY TOTAL	1	304	38	128	202	135	28	20	4	547	85	219	431	135	144	20
KENT																
Camden	-	-	-	-	-	-	-	-	0	0	0	0	68	0	0	0
Dover	0	0	2	0	5	0	1	0	0	0	5	0	24	0	16	0
Harrington	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0
Milford (K)	0	0	0	0	0	0	0	0	0	110	0	36	0	0	0	0
Smyrna	0	0	0	0	4	0	1	0	0	0	0	0	10	0	1	0
County Balance	3	0	10	0	22	0	2	0	5	0	28	0	76	0	9	0
COUNTY TOTAL	3	0	12	0	31	0	4	0	6	110	34	36	178	0	26	0
SUSSEX																
Bethany	0	0	3	0	9	0	0	0	0	0	23	0	51	0	25	0
Bethel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Blades	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bridgeville	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dagsboro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delmar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dewey Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fenwick Island	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Georgetown	0	0	0	0	2	0	0	0	1	0	2	0	3	0	0	0
Greenwood	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Henlopen Acres	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Laurel	0	28	0	66	0	8	0	0	0	28	1	66	4	8	2	0
Lewes	0	0	0	0	2	0	2	0	0	0	1	0	4	0	2	0
Milford (S)	0	0	0	0	2	0	0	0	0	0	0	0	5	0	0	0
Millsboro	0	0	0	0	1	0	0	0	0	24	0	0	1	0	0	0
Milton	0	0	1	0	1	0	0	0	0	0	1	0	1	0	0	0
Ocean View	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rehoboth	0	0	48	0	5	0	0	0	0	0	48	0	21	4	1	0
Seaford	0	0	0	0	2	0	0	0	0	40	0	43	4	28	0	0
Selbyville	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
County Balance	2	0	0	19	66	0	10	0	15	14	116	62	231	30	14	9
COUNTY TOTAL	2	28	52	85	90	8	12	0	16	106	192	171	325	80	44	9
STATEWIDE TOTAL	6	332	102	213	323	143	44	20	26	763	311	426	934	215	214	29

CHART: 4B NUMBER OF BEDROOMS IN NEW HOUSING UNITS

LOCATION	3rd QUARTER 1983								YEAR TO DATE							
	1 BR		2 BR		3 BR		4 BR		1 BR		2 BR		3 BR		4 BR	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	0	0	0	0	0	0	0	0	3	0	2	0	0
Newark	0	0	8	0	1	0	1	0	0	25	8	25	2	0	2	0
Newport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Odessa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wilmington	0	0	9	0	2	0	0	0	0	0	10	0	19	0	1	0
County Balance	2	10	149	52	127	5	89	0	2	10	281	95	381	6	276	0
COUNTY TOTAL	2	10	166	52	130	5	90	0	2	35	299	123	402	8	279	0
KENT																
Camden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dover	0	0	10	0	29	0	6	0	0	0	48	0	65	0	19	0
Harrington	0	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0
Milford (K)	0	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0
Smyrna	0	0	2	0	6	0	0	0	0	0	2	12	14	6	1	3
County Balance	1	24	8	6	37	0	4	0	4	24	19	6	96	0	10	0
COUNTY TOTAL	1	24	20	6	74	0	10	0	4	24	69	18	179	6	30	3
SUSSEX																
Bethany	0	0	9	0	20	0	5	0	0	0	30	0	79	0	21	0
Bethel	0	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0
Blades	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Bridgeville	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Dewey Beach	17	0	5	0	6	0	0	0	17	0	5	4	6	0	0	0
Fenwick Island	0	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
Georgetown	0	0	0	0	3	0	0	0	0	0	0	0	5	0	0	0
Greenwood	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0
Lewes	3	0	35	13	4	0	1	0	3	0	35	13	5	0	3	0
Milford (S)	0	0	0	0	4	0	0	0	0	0	1	0	6	0	1	0
Millsboro	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Milton	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0
Ocean View	0	0	3	0	2	0	1	0	0	0	5	0	4	0	1	0
Rehoboth	0	0	0	0	1	0	0	0	3	0	0	0	6	0	0	0
Seaford	0	0	1	0	0	0	1	0	0	0	1	0	1	0	1	0
Selbyville	0	0	0	0	1	0	0	0	0	0	0	0	3	0	0	0
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany																
County Balance																
COUNTY TOTAL	20	30	76	136	138	75	16	0	25	56	211	200	341	161	48	0
STATEWIDE TOTAL	23	64	262	194	342	80	116	0	31	115	579	341	922	175	357	3

CHART 5: NUMBER OF UNITS BY SQUARE FOOT PER UNIT

LOCATION	3rd QUARTER 1982			TOTAL 1982			3rd QUARTER 1983			1983 TO DATE		
	under 1000	1000-1500	over 1500	under 1000	1000 - 1500	over 1500	under 1000	1000-1500	over 1500	under 1000	1000-1500	over 1500
NEW CASTLE												
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	1	0	1	1	0	0	0	0	0	0	0
New Castle	0	0	0	0	0	0	0	0	0	0	5	0
Newark	-	-	-	-	-	-	0	8	2	50	8	4
Newport	-	-	-	-	-	-	-	-	-	-	-	-
Odessa	-	-	-	-	-	-	-	-	-	-	-	-
Wilmington	161	66	5	327	127	11	0	0	11	0	1	29
County Balance	408	31	84	541	199	371	63	135	236	89	357	605
COUNTY TOTAL	569	198	89	869	328	388	63	143	249	139	371	638
KENT												
Camden	0	0	0	0	54	14	0	0	0	0	0	0
Dover	1	0	7	2	6	37	0	31	14	11	82	39
Harrington	0	0	0	0	2	0	1	0	0	1	1	0
Milford (K)	0	0	0	146	0	0	0	1	0	0	2	0
Smyrna	0	4	1	0	10	1	0	8	0	12	24	2
County Balance	4	22	11	17	58	43	34	20	26	40	49	70
COUNTY TOTAL	5	26	19	165	130	95	35	60	40	64	158	111
SUSSEX												
Bethany	0	12	0	0	88	11	0	31	3	0	102	28
Bethel	-	-	-	-	-	-	0	1	0	0	2	0
Blades	-	-	-	-	-	-	0	0	0	0	2	0
Bridgeville	-	-	-	-	-	-	0	0	1	0	0	1
Dagsboro	-	-	-	-	-	-	0	0	0	0	0	0
Delmar	-	-	-	-	-	-	0	0	0	0	1	0
Dewey Beach	-	-	-	-	-	-	17	5	6	27	5	6
Fenwick Island	-	-	-	-	-	-	0	0	1	1	0	1
Georgetown	0	1	1	0	5	1	0	3	0	1	4	0
Greenwood	-	-	-	-	-	-	0	0	0	0	0	0
Henlopen Acres	-	-	-	-	-	-	0	0	0	0	0	0
Laurel	102	0	0	102	7	0	0	0	0	0	2	1
Lewes	0	1	3	1	2	4	11	42	3	11	44	4
Milford (S)	0	2	0	0	2	0	0	4	0	0	6	2
Millsboro	0	0	1	24	0	1	0	0	0	0	0	1
Milton	0	2	0	0	2	0	0	0	0	0	1	1
Ocean View	-	-	-	-	-	-	0	5	1	0	10	1
Rehoboth	48	4	1	48	16	10	0	1	0	0	4	5
Seaford	0	2	0	83	42	0	0	1	0	0	1	1
Selbyville	-	-	-	-	-	-	0	0	1	0	0	3
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	-	-	-	-	-	-	-	-	-	-	-	-
County Balance	0	52	42	98	289	104	132	149	72	376	299	115
COUNTY TOTAL	150	79	48	356	456	131	160	242	89	387	484	171
STATEWIDE TOTAL	724	303	156	1,390	914	614	258	445	378	590	1,013	920

CHART 6: HEATING FUEL IN NEW HOUSING UNITS

LOCATION	NUMBER OF NEW UNITS WITH SPECIFIED FUEL															
	3rd QUARTER				1982 TOTAL				3rd QUARTER				1983 TO DATE			
	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0
Newark	0	0	0	0	1	6	0	0	0	1	9	0	1	1	60	0
Newport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Odessa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wilmington	26	41	165	0	26	42	397	0	0	1	10	0	10	3	17	0
County Balance	187	95	338	3	417	122	568	4	37	24	373	0	225	102	724	0
COUNTY TOTAL	214	136	503	3	445	170	966	4	37	26	392	0	236	106	806	0
KENT																
Camden	-	-	-	-	68	0	0	0	0	0	0	0	0	0	0	0
Dover	1	7	0	0	14	16	14	1	2	3	40	0	13	12	107	0
Harrington	0	0	0	0	0	1	1	0	0	0	1	0	0	0	2	0
Milford (K)	0	0	0	0	0	0	146	0	0	0	1	0	0	0	2	0
Smyrna	0	1	4	0	0	1	10	0	0	2	1	5	0	23	9	6
County Balance	5	14	13	5	16	17	76	9	8	2	67	3	15	5	133	6
COUNTY TOTAL	6	22	17	5	98	35	247	10	10	7	110	8	28	40	253	12
SUSSEX																
Bethany	0	0	12	0	0	0	99	0	0	0	34	0	0	0	130	0
Bethel	-	-	-	-	-	-	-	-	0	0	1	0	0	0	2	0
Blades	-	-	-	-	-	-	-	-	0	0	0	0	0	0	2	0
Bridgeville	-	-	-	-	-	-	-	-	0	0	1	0	0	0	1	0
Dagsboro	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
Delmar	-	-	-	-	-	-	-	-	0	0	0	0	1	0	0	0
Dewey Beach	-	-	-	-	-	-	-	-	0	0	28	0	0	0	38	0
Fenwick Island	-	-	-	-	-	-	-	-	0	0	1	0	0	0	2	0
Georgetown	0	0	1	1	0	0	5	1	0	0	3	0	0	0	5	0
Greenwood	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
Henlopen Acres	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
Laurel	0	102	0	0	0	102	7	0	0	0	0	0	0	0	3	0
Lewes	0	0	4	0	1	0	6	0	1	0	54	1	2	0	56	0
Milford (S)	0	0	2	0	1	0	4	0	0	0	4	0	1	0	7	0
Millsboro	0	0	1	0	0	0	25	0	0	0	0	0	0	0	1	0
Milton	0	0	2	0	0	0	2	0	0	0	0	0	0	0	2	0
Ocean View	-	-	-	-	-	-	-	-	0	0	6	0	0	0	11	0
Rehoboth	0	0	53	0	1	0	73	0	0	0	1	0	0	0	9	0
Seaford	0	0	2	0	0	0	125	0	0	1	1	0	0	1	2	0
Selbyville	-	-	-	-	-	-	-	-	0	0	1	0	0	0	3	0
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
County Balance	6	2	85	4	13	11	453	14	9	0	342	2	25	2	647	8
COUNTY TOTAL	6	104	162	5	16	113	799	15	10	1	477	3	29	3	1,001	9
STATEWIDE TOTAL	226	262	682	13	559	318	2,012	29	57	34	979	11	293	149	2,060	21

CHART 7: REHABILITATION HOUSING (UNITS AND COST)
$000

LOCATION	1982				1983			
	3rd QTR.		TOTAL		3rd QTR.		TO DATE	
	UNITS	COST	UNITS	COST	UNITS	COST	UNITS	COST
NEW CASTLE								
Bellefonte	0	0	0	0	0	0	0	0
Elsmere	4	31	22	114	1	20	2	60
New Castle	3	28	25	269	0	0	0	0
Newark	0	0	0	0	7	90	15	204
Newport	-	-	-	-	0	0	0	0
Odessa	-	-	-	-	1	14	1	14
Wilmington	165	2,925	598	8,252	72	631	198	2,251
County Balance	93	1,075	218	2,892	41	509	94	1,025
COUNTY TOTAL	265	4,059	863	11,284	122	1,264	310	3,554
KENT								
Camden	-	-	-	-	0	0	0	0
Dover	7	63	31	298	11	98	22	212
Harrington	2	28	3	34	0	0	0	0
Milford (K)	1	20	3	30	0	0	0	0
Smyrna	0	0	4	16	0	0	2	29
County Balance	17	147	65	907	19	241	49	552
COUNTY TOTAL	27	258	106	1,285	30	339	73	793
SUSSEX								
Bethany	0	0	2	47	0	0	0	0
Bethel	-	-	-	-	1	15	1	15
Blades	-	-	-	-	0	0	1	10
Bridgeville	-	-	-	-	0	0	0	0
Dagsboro	-	-	-	-	0	0	0	0
Delmar	-	-	-	-	0	0	0	0
Dewey Beach	-	-	-	-	0	0	0	0
Fenwick Island	-	-	-	-	0	0	0	0
Georgetown	0	0	28	134	0	0	2	21
Greenwood	-	-	-	-	0	0	0	0
Henlopen Acres	-	-	-	-	0	0	0	0
Laurel	1	6	2	21	0	0	4	25
Lewes	4	32	12	129	1	17	6	110
Milford (S)	0	0	4	51	1	10	1	10
Millsboro	0	0	7	125	0	0	15	61
Milton	0	0	2	34	0	0	0	0
Ocean View	-	-	-	-	2	65	2	65
Rehoboth	3	38	38	459	6	119	10	192
Seaford	2	31	5	52	7	108	12	130
Selbyville	-	-	-	-	0	0	1	10
Slaughter Beach	-	-	-	-	-	-	-	-
South Bethany	-	-	-	-	-	-	-	-
County Balance	14	229	56	1,062	0	0	0	0
COUNTY TOTAL	24	336	156	2,114	22	334	59	700
STATEWIDE	316	4,654	1,125	14,683	172	1,937	440	5,047

CHART 8: RESIDENTIAL DEMOLITIONS AND CERTIFICATES OF OCCUPANCY

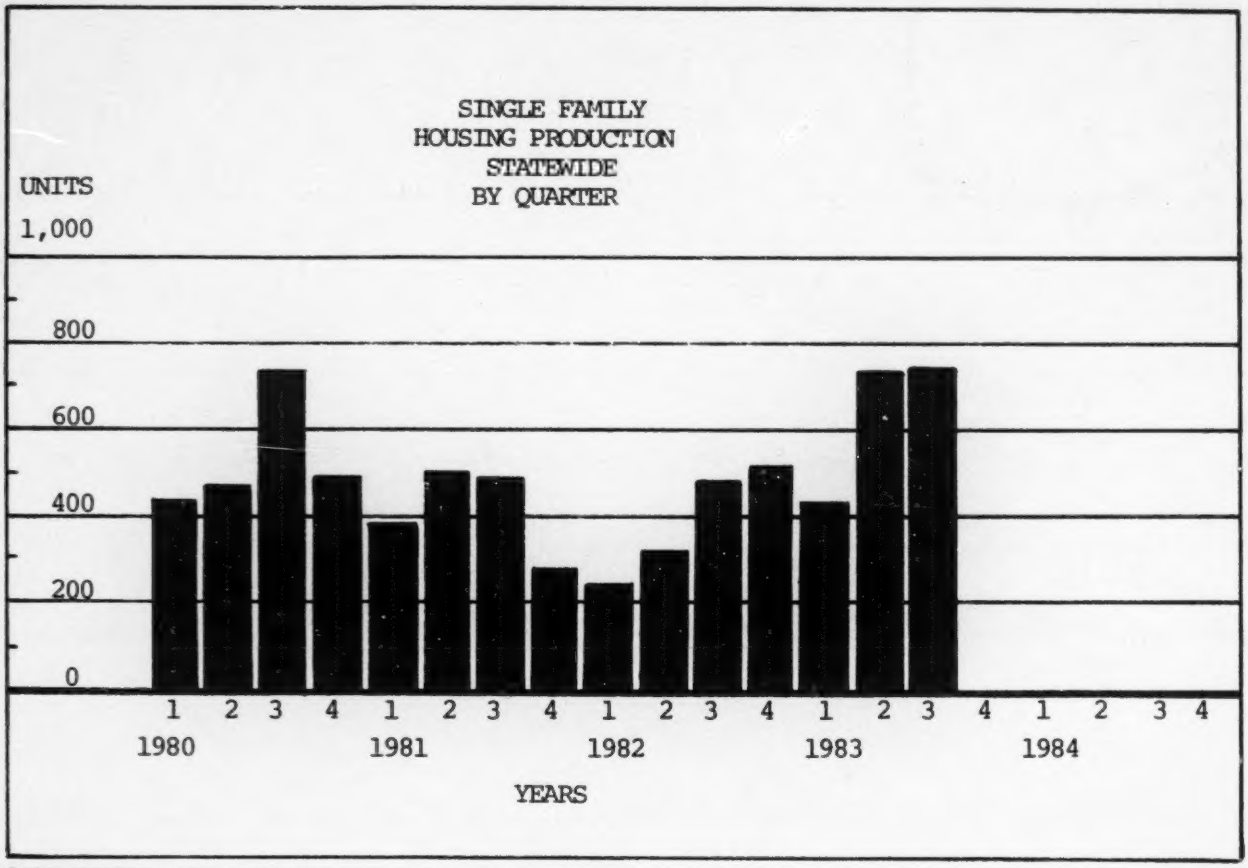
LOCATION	NUMBER OF UNITS DEMOLISHED				NUMBER OF OCCUPANCY PERMITS			
	1982		1983		1982		1983	
	3rd QTR.	TOTAL	3rd QTR.	TO DATE	3rd QTR.	TOTAL	3rd QTR.	TO DATE
NEW CASTLE								
Bellefonte	0	0	0	0	0	0	0	0
Elsmere	0	0	0	1	0	0	0	0
New Castle	1	4	0	0	1	3	0	0
Newark	0	0	2	6	0	0	2	3
Newport	-	-	0	0	-	-	0	0
Odessa	-	-	0	0	-	-	0	0
Wilmington	12	82	4	13	24	224	59	175
County Balance	15	44	9	26	161	741	536	954
COUNTY TOTAL	28	130	15	46	166	968	597	1,132
KENT								
Camden	-	-	0	0	-	-	0	0
Dover	0	0	0	0	9	28	14	41
Harrington	0	5	1	8	0	0	0	0
Milford (K)	0	1	0	0	0	0	0	146
Smyrna	0	0	2	7	0	9	1	7
County Balance	9	34	8	36	20	55	35	86
COUNTY TOTAL	9	40	11	51	29	92	50	280
SUSSEX								
Bethany	0	0	0	0	30	117	53	122
Bethel	-	-	0	0	-	-	0	0
Blades	-	-	0	0	-	-	0	1
Bridgeville	-	-	7	7	-	-	0	0
Dagsboro	-	-	0	0	-	-	0	0
Delmar	-	-	0	1	-	-	0	1
Dewey Beach	-	-	0	4	-	-	0	5
Fenwick Island	-	-	0	0	-	-	0	0
Georgetown	0	3	0	0	0	3	1	2
Greenwood	-	-	0	0	-	-	0	0
Henlopen Acres	-	-	0	0	-	-	0	0
Laurel	0	5	0	1	1	3	0	8
Lewes	0	0	0	2	0	6	1	1
Milford (S)	1	2	1	1	1	4	1	2
Millsboro	1	1	0	1	0	0	1	2
Milton	0	0	0	0	0	0	0	0
Ocean View	-	-	0	1	-	-	4	6
Rehoboth	6	17	2	6	9	60	7	32
Seaford	2	5	0	3	0	0	0	122
Selbyville	-	-	0	0	-	-	0	0
Slaughter Beach	-	-	-	0	-	-	-	0
South Bethany	-	-	-	0	-	-	-	4
County Balance	0	2	0	0	70	254	112	225
COUNTY TOTAL	10	35	35	27	111	447	180	533
STATEWIDE	47	205	36	124	306	1,507	827	1,945

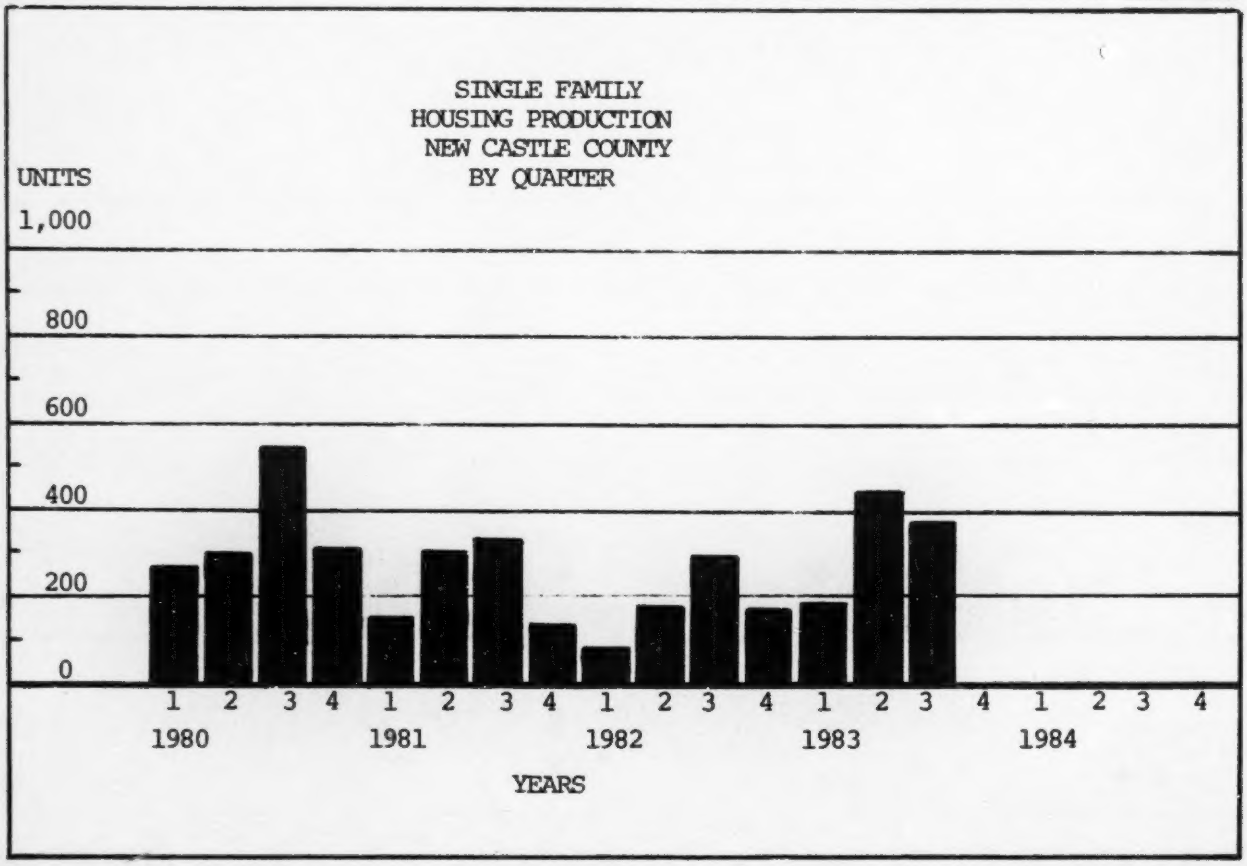
APPENDIX B

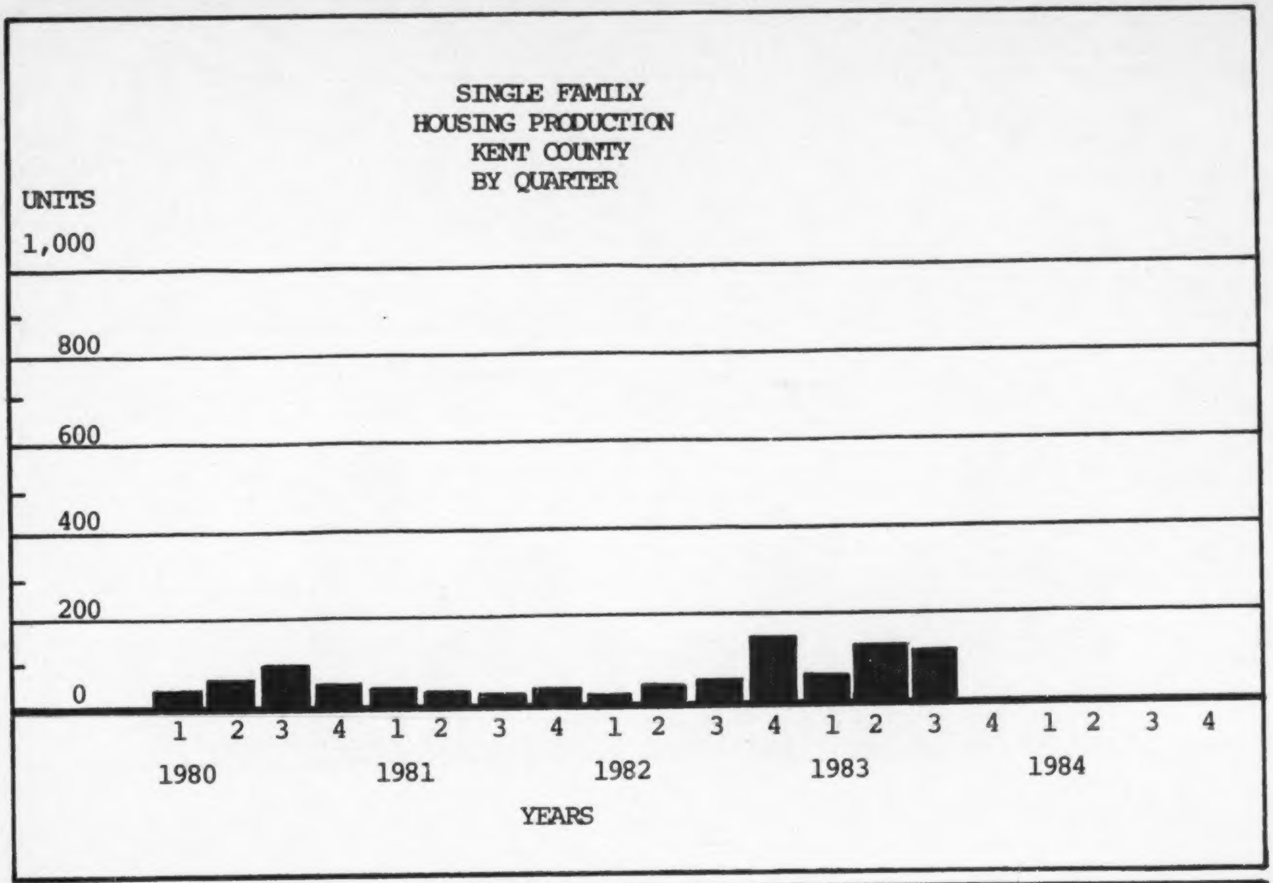
GRAPHS OF SINGLE FAMILY HOUSING PRODUCTION

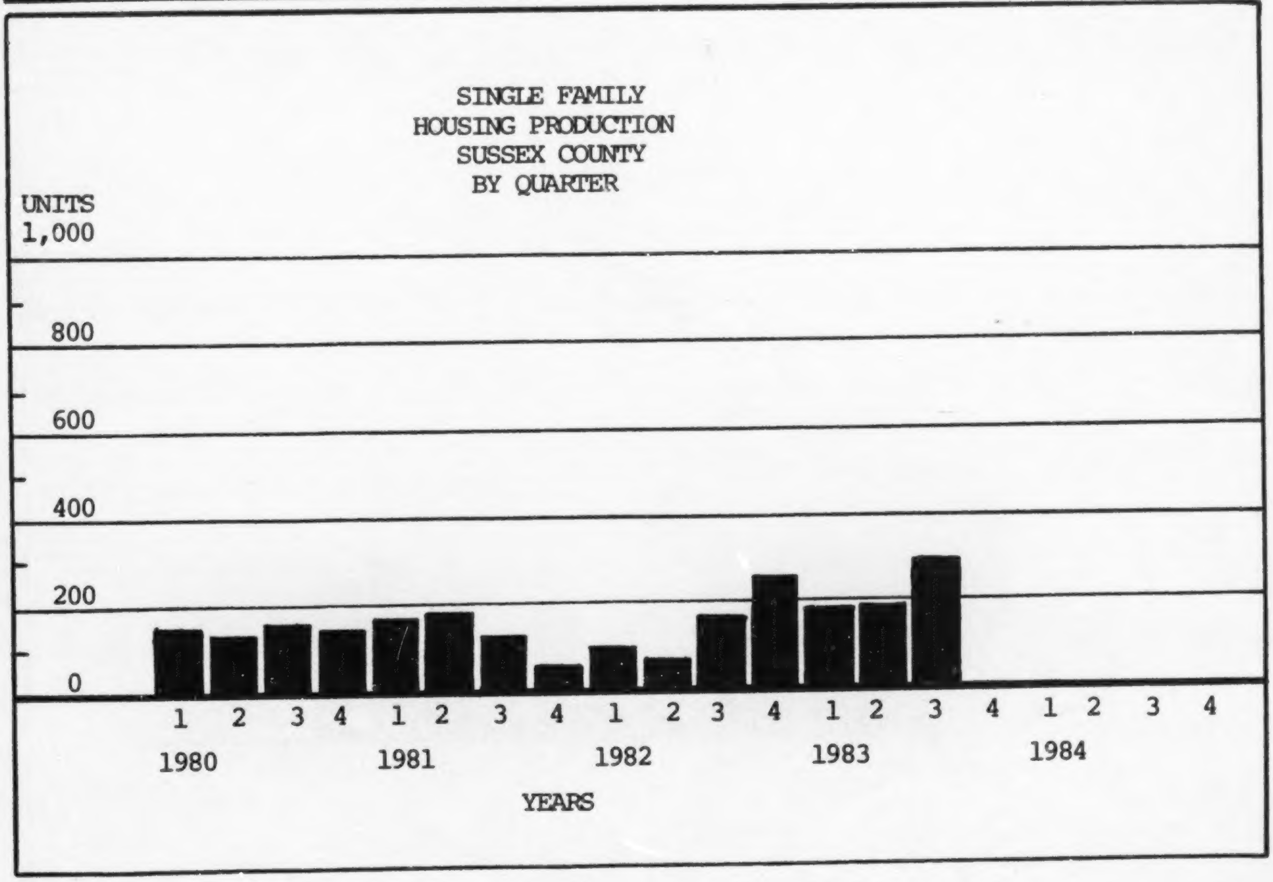
1980 - 1983

(BY QUARTER)


SINGLE FAMILY HOUSING PRODUCTION STATEWIDE BY QUARTER

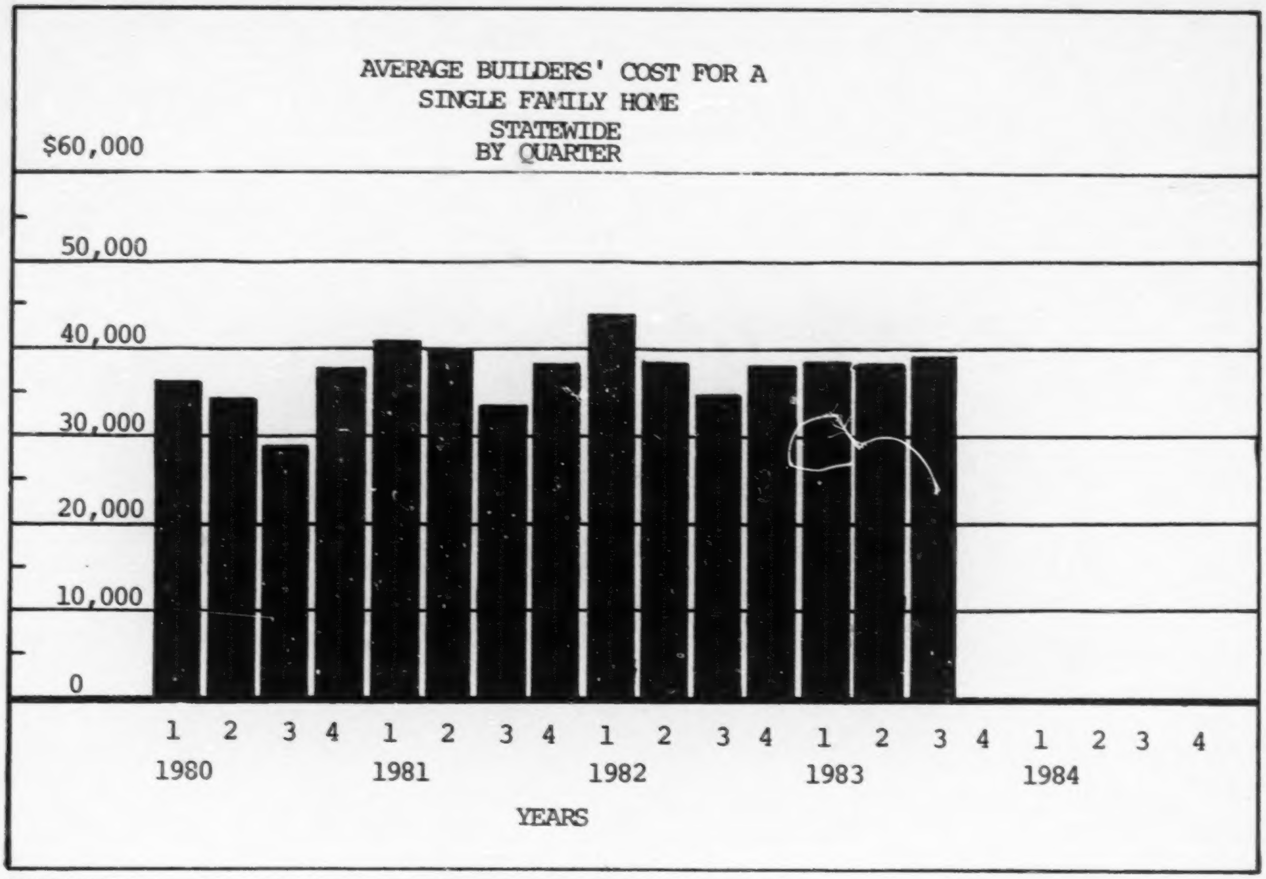

SINGLE FAMILY HOUSING PRODUCTION NEW CASTLE COUNTY BY QUARTER


SINGLE FAMILY
HOUSING PRODUCTION
KENT COUNTY
BY QUARTER

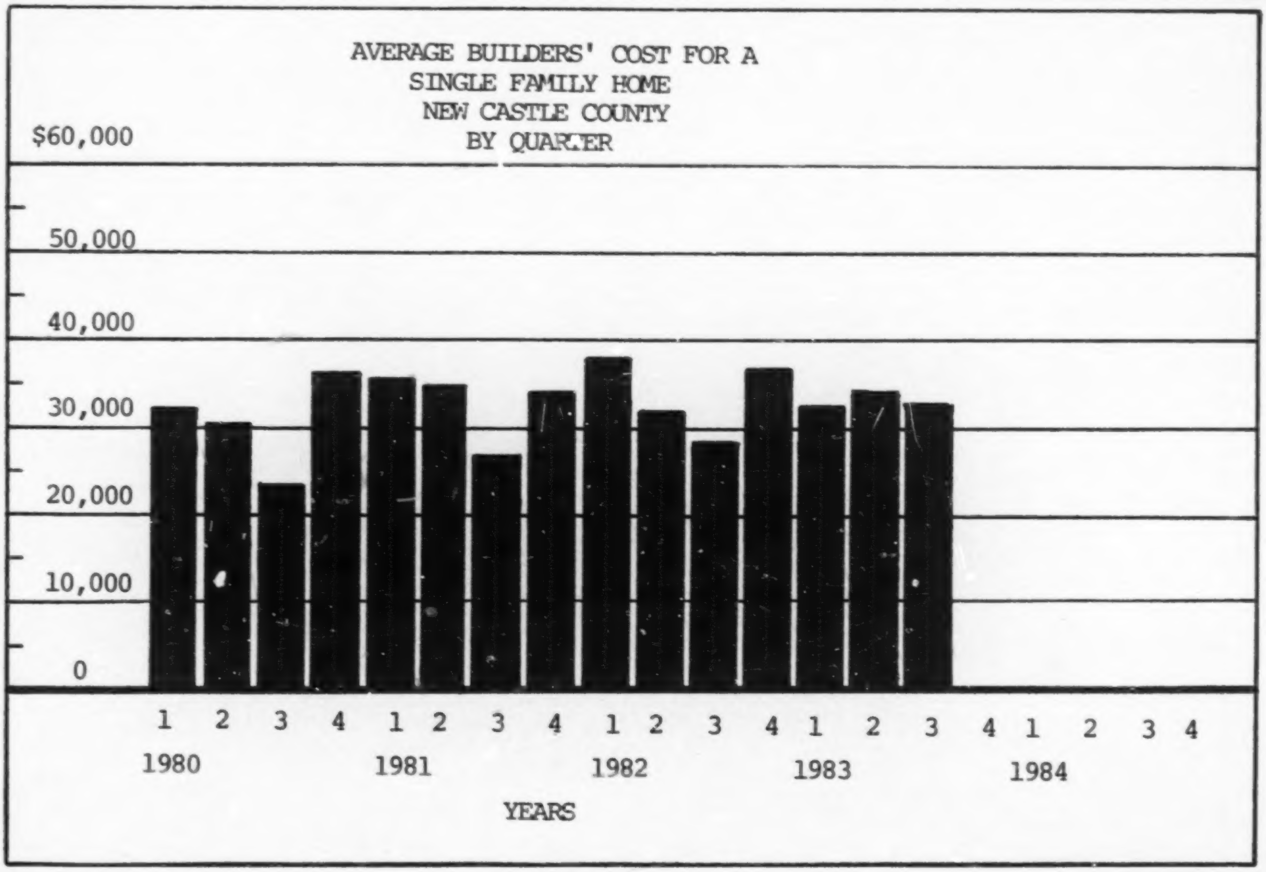

SINGLE FAMILY
HOUSING PRODUCTION
SUSSEX COUNTY
BY QUARTER

APPENDIX C

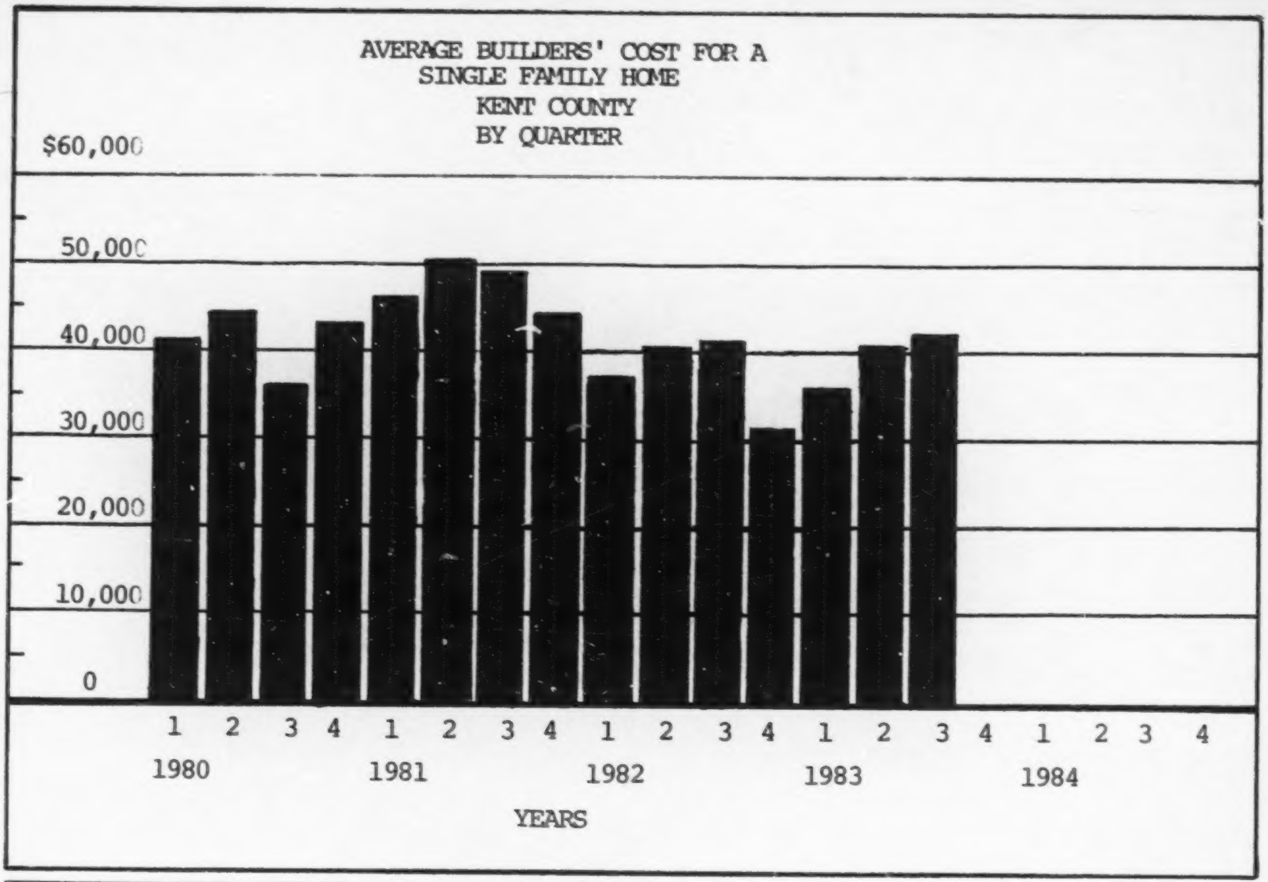
AVERAGE BUILDERS' COST
OF A SINGLE FAMILY HOME
1980-1983
(BY QUARTER)



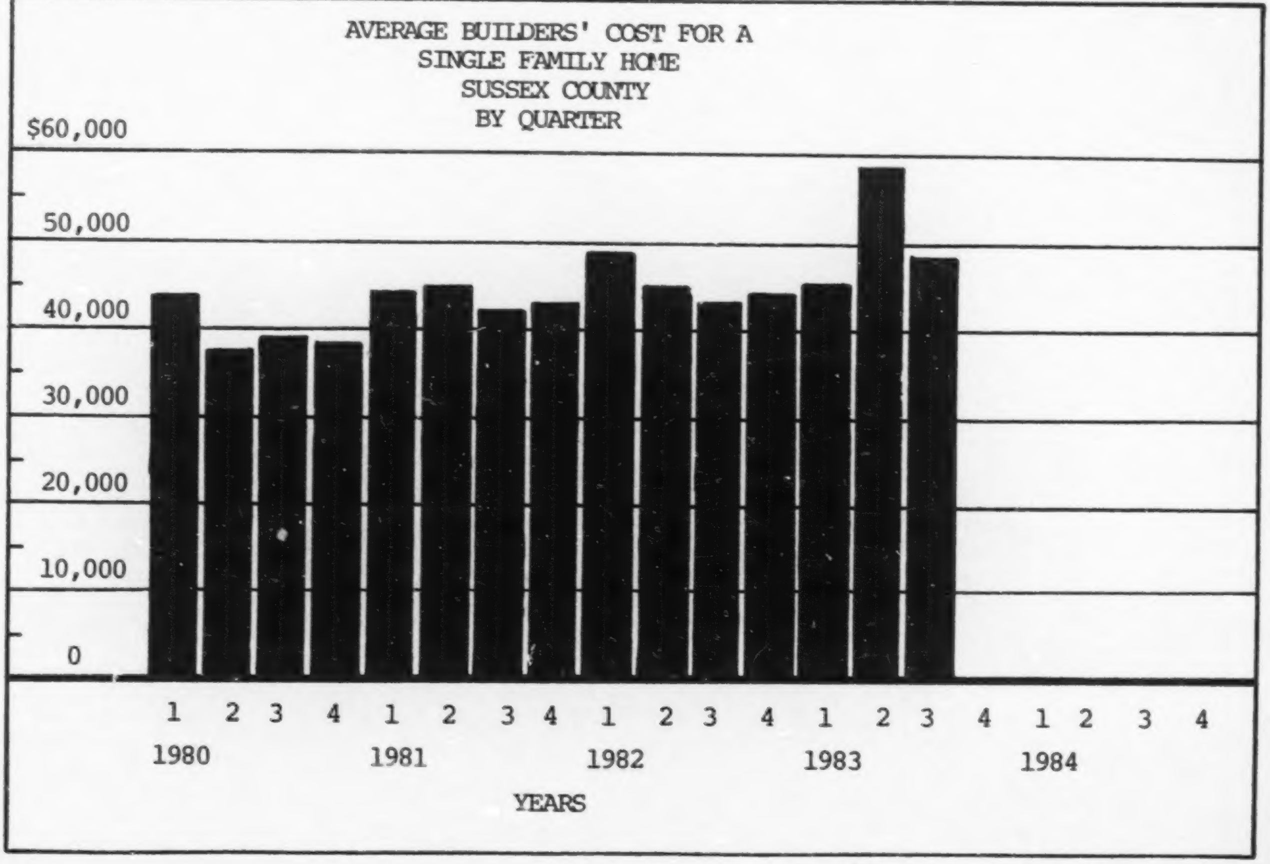
AVERAGE BUILDERS' COST FOR A SINGLE FAMILY HOME STATEWIDE BY QUARTER



AVERAGE BUILDERS' COST FOR A SINGLE FAMILY HOME NEW CASTLE COUNTY BY QUARTER



AVERAGE BUILDERS' COST FOR A SINGLE FAMILY HOME KENT COUNTY BY QUARTER

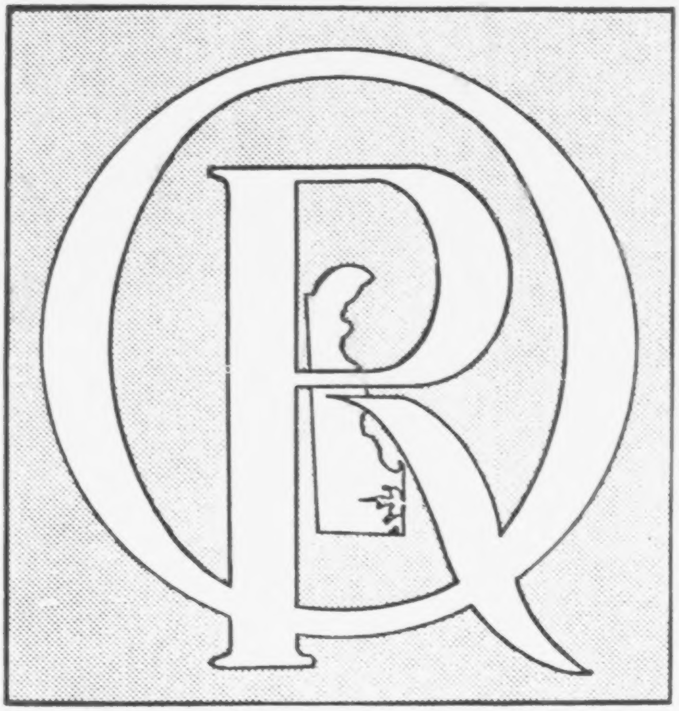


AVERAGE BUILDERS' COST FOR A SINGLE FAMILY HOME SUSSEX COUNTY BY QUARTER

2/2/84 S1345-2 A

VOL.XII,NO.I WINTER,1984

QUARTERLY REVIEW OF HOUSING PRODUCTION IN DELAWARE



FOURTH QUARTER,1983
& 1983 ANNUAL ISSUE

STATE OF DELAWARE
DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
AND
DELAWARE STATE HOUSING AUTHORITY

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QUARTERLY REVIEW

OF

HOUSING PRODUCTION

IN

DELAWARE

FOURTH QUARTER, 1983
AND
1983 ANNUAL ISSUE

BY

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Division of Housing
and Community Development
18 The Green
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January, 1984

FOREWORD

Helped along by the best Fourth Quarter in ten years, housing production in Delaware in 1983 was the highest in a decade with the exception of 1977 which was higher by a mere 79 units. A total of 4,819 units were produced last year with 1,164 coming in the last quarter.

This 21 per cent increase over 1982 keeps this housing recovery moving forward, but the 1983 total is still only half the 9,646 units produced in 1973. See Figure 3 on page 18 to get a 13-year perspective.

Readers will find this annual issue packed with interesting statistical information on housing in the State, and the feature article by staff member David Sorber on the housing impact of mortgage revenue bonds and their uncertain future is well worth reading.

A helpful reference is the table on page 23 which contains the annual production valumes back to 1970 broken down by housing types and counties.

We expect 1984 to be slightly better than 1983 on the assumption that interest rates will remain about where they are--which is still too high for any further dramatic improvement to occur.

Robert S. Moyer

ROBERT S. MOYER
State Director of Housing
and Community Development

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INTRODUCTION

This report presents housing activity in Delaware for the calendar year as well as the fourth quarter of 1983. Included are data on the number of new housing units authorized by building permit, construction costs, the number of mobile homes sold, details on unit composition as well as data on rehabilitated housing units and residential demolitions.

Information herein relates only to new housing units intended for occupancy on a housekeeping basis. The figures are actual totals accumulated from authorized building permits recorded by various jurisdictions and compiled by the Delaware State Housing Authority. Excluded from the data are hotels, motels and other group residential structures, as well as seasonal units. However, to keep track of total housing construction in Delaware, the Delaware State Housing Authority is now counting new housing units initially intended as a second home but which are being constructed for eventual conversion to a year-round retirement home. During the fourth quarter of 1983, 75 additional units began construction which are presently classified as seasonal housing structures, bringing the total for 1983 to 469. There is no profile data on these type units in the Quarterly Review.

Although the data relates to permit issuance rather than actual housing starts, permits are prompt, accurate indicators of construction activity. The United States Bureau of Census states that approximately 98-99 percent of all authorized construction is eventually undertaken. So, for simplification, permit issuance is expressed as "starts".

The feature article this quarter is entitled "Mortgage Revenue Bonds-A Successful Past and Uncertain Future", by David C. Sorber, Single Family Program Coordinator for the Delaware State Housing Authority. It describes the benefits Delaware has received from housing revenue bonds and outlines prospects for future programs.

Building Permit Jurisdictions

New Castle and Kent County's building permit systems cover all unincorporated areas within their respective boundaries plus those areas without permit systems. Those towns and municipalities having permit laws are counted as separate entries within their counties. An exception is the Town of Milford which straddles the borders for Kent and Sussex Counties. Therefore, Milford's data is counted in the county containing the building activity.

Sussex County includes all municipalities in its building permit system, so it is necessary to adjust the total in order to avoid double-counting.

Definitions

Housing Unit - defined for the purpose of this report, a housing unit consists of a room or group of rooms intended for occupancy as separate year-round living quarters by a family, group of unrelated people living together or a person living alone.

In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Migratory, seasonal and vacation housing have been omitted.

Single Family Unit - one family free-standing home and townhouses or row houses intended to be sold.

Multi-Family Units - a building occupied by more than one family all sharing a common area of land (i.e. condominiums, apartments and townhouses intended to be rented.)

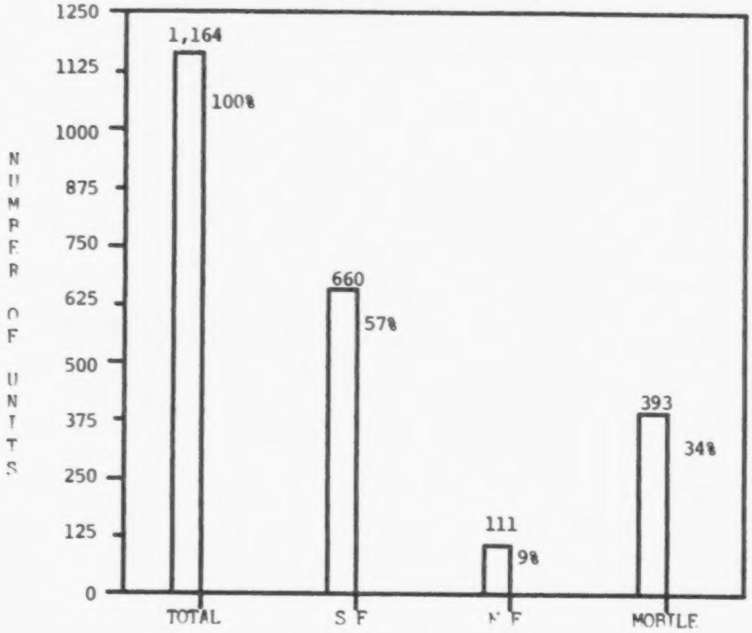
Chart 7 presents enumeration on substantial rehabilitation as taken from building permits. Additions and alterations containing three of the following four elements constitute substantial rehabilitation: electricial, heating, plumbing or structural work.

HOUSING PRODUCTION FOURTH QUARTER, 1983

STATEWIDE

Housing production in Delaware during October, November and December totalled 1,164 units, a 23% drop from last quarter's production figure but is the best fourth quarter housing production figure recorded in the past 10 years. This quarter's new housing units are also 19% above units reported for the same period of 1982. All types of residential activity this quarter decreased from third quarter, 1983 level, but both statewide single family production and mobile home sales increased 27% and 30%, respectively, from recorded figures one year ago.

Fig. 1
HOUSING PRODUCTION IN DELAWARE
4th Quarter, 1983



More than half of all single and multi-family homes started this quarter are in New Castle County (405). Fifty three percent (53%) of all mobile homes titled this quarter were placed in Kent County.

COUNTY DATA

New on-site houses built in New Castle County constitute a 50-unit drop from last quarter but are 128 homes more than begun in 1982's fourth quarter. Single family starts totalled 336 this quarter, a 52-unit drop from the previous three months, but activity in the last quarter of 1983 is nearly double single family starts for the same period one year ago. Considerable activity took place in the Caravel East, Harmony Crest, Fairway Falls and Limestone Hills housing subdivisions in the Rt. 40 and Pike Creek Valley areas of New Castle County.

The 69 multi-family units begun in Delaware's northern county consist of a 58 unit rental apartment complex and 11 additional condominium cottages for the elderly being constructed on Kennett Pike in Greenville.

On-site housing growth in Kent County this quarter totalled 93 units, down 13 units from starts last quarter and 33 homes less than those started in the last quarter of 1982. No multi-family residential activity was recorded in Kent County this quarter, and practically all of the 62 single family units for which permits were issued by the City of Dover represent continuous townhouse construction in the northwest section of the City. The remaining new homes are under construction in Smyrna and unincorporated areas of the County.

Single and multi-family on-site housing starts in Sussex County totalled 273 units this quarter, just slightly more than half new residential starts last quarter and two units less than housing starts one year ago this time. Of the 231 single family homes begun this period, 84 are townhouses being erected in the City of Lewes overlooking the Bay. Other notable single family activity took place in the Towns of Bethany, South Bethany and unincorporated areas of Sussex County. Multi-family starts this quarter totalled 42 units, a significant drop from the 241 units begun the third quarter this year but is just nine units less than similar activity one year ago. The Towns of Selbyville and Greenwood have expanded their housing stock by 30 and six rental apartments respectively. The remaining six units are condominiums in the unincorporated areas of the County.

MOBILE HOME ACTIVITY

The State's Division of Motor Vehicles reports new mobile home sales titled during October, November and December this year totalled 393, 44 sales less than last quarter but 90 more mobile home sales than 1982's fourth quarter. Sales this quarter again were highest in Kent County (208). New mobile homes titled in New Castle and Sussex Counties tallied 7 and 178, a decrease of 18 and 37 homes respectively from previous quarter figures. Specific data for the past year by county and quarter is included in Housing Data Charts 1 A, B and C.

CONSTRUCTION COSTS

Reported from building permits; costs of land, architectural services, engineering, financing and other professional fees are not included.

TOTAL COSTS

The 771 units of on-site housing construction started this quarter generated a total permit value construction cost of $33,145,196, a 23% decrease from $43,094,410 recorded last quarter for 1,081 new housing units. Statewide single family total costs for the 660 units this quarter amounted to $28,282,596 down just 5% from last quarter. The 111 multi-family units are valued at $4.862,600 in total construction costs, less than half third quarter, 1983 costs for 1,081 units.

Compared to housing construction dollars generated one year ago, this quarter's total on-site costs are 46% better than the $22,687,283 recorded for 1982's fourth quarter. Total construction costs by county and unit type for this quarter, as compared to last quarter and the comparable fourth quarter, 1982 are shown in Table I.

TABLE I

Single Family Production

	4th Qtr. 1983	3rd Qtr. 1983	4th Qtr. 1982
New Castle Co.	$12,140,583	$73,019,305	$ 6,094,955
Kent Co.	3,515,965	4,479,602	3,807,274
Sussex Co.	12,626,048	12,191,903	9,783,654

Multi-Family Production

	4th Qtr. 1983	3rd Qtr. 1983	4th Qtr. 1982
New Castle Co.	$ 3,547,000	$ 4,096,000	$ 1,400,000
Kent Co.	0	750,000	0
Sussex Co.	1,315,600	8,557,600	1,601,400

AVERAGE COSTS

Statewide average housing construction costs this quarter for on-site units increased 8% per unit to $42,990 over last quarter figures, and is 28% greater than average new home costs one year ago. The increase in average unit costs this quarter is realized in both single and multi-family on-site construction. The average construction cost for a single family unit this quarter is $42,852, $2,891 more than costs per unit in the preceding quarter and is $4,922 more per unit than 1982's fourth quarter records. The statewide per-unit construction cost of a multi-family apartment this quarter is $43,807 up $4,151 from costs reported last quarter and more than double costs reported in the fourth quarter last year.

New single family costs were lowest in New Castle County again this quarter, with an average of $36,133 per unit, but is $2,578 over unit costs last quarter. Compared to one year ago, average costs this quarter are just $68 higher per unit. The average cost for a new single family housing unit in Kent County dropped 11% this quarter to $37,807 from third quarter costs this year but is 25% per unit above average costs during last year's fourth quarter. Sussex County continues to have the highest cost with $54,658 calculated for a single family home representing a $5,890 and $10,981 increase respectively from last quarter and the fourth quarter of 1982.

Average construction costs this quarter by housing unit type and county as compared to last quarter and 1982's last quarter are shown in Table II below.

TABLE II

Single Family Units

	4th Qtr. 1983	3rd Qtr. 1983	4th Qtr. 1982
New Castle Co.	$36,133	$33,555	$36,065
Kent Co.	37,807	42,663	30,216
Sussex Co.	54,658	48,768	43,677

Multi-Family Units

	4th Qtr. 1983	3rd Qtr. 1983	4th Qtr. 1982
New Castle Co.	$51,406	$61,134	$12,963
Kent Co.	0	25,000	0
Sussex Co.	31,324	35,509	31,400

UNIT PROFILE

Housing data charts 4, 5 and 6 detail statistics gathered from building permits with regard to the planned number of bedrooms, square feet of living space and the type of heat selected per unit.

Of the 771 new housing units for which construction started during the fourth quarter, 1983 the majority (40%) were for single family homes designed with three bedrooms. Noteworthy is the continuing popularity of a two-bedroom single family home. This quarter, 229 (30%) new single family housing units were built with two-bedrooms. A two-bedroom floor plan also remained the favorite for a new multi-family housing unit this quarter. The breakdown of bedroom mix per unit type this quarter is shown in Table III.

TABLE III

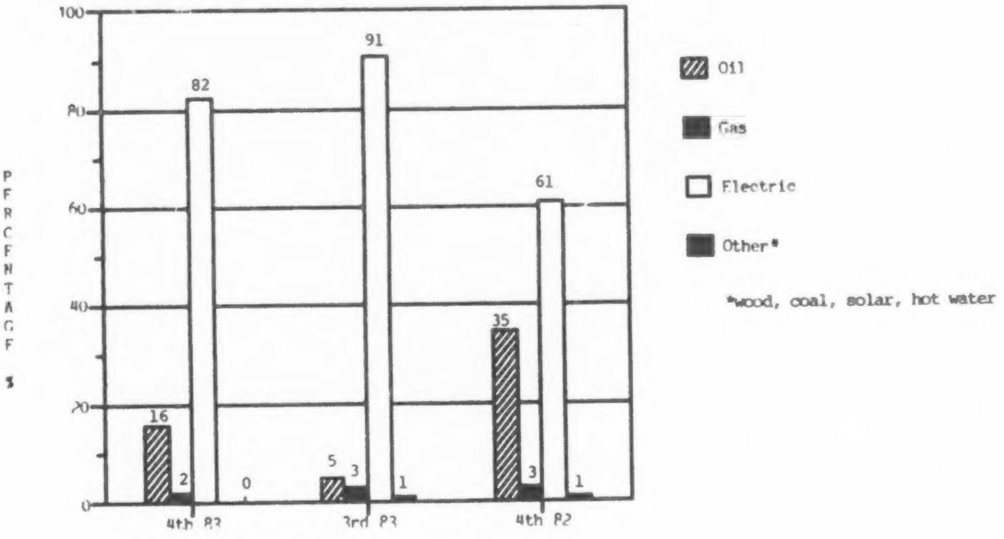
#Bedrooms	Single Family	Multi-Family
1	0%	38%
2	35%	57%
3	47%	0%
4+	18%	5%

New homes containing a living space of 1,500 or more square feet in size were favored more in the fourth quarter. Three hundred eighty five (385) -- or 50% -- on-site residential units were begun this quarter in that category, and of all most are located in New Castle County. The mid-sized unit (containing between 1,000 and 1,500 square feet) was selected for 293 homes this period, with the greatest portion again in New Castle County. The remaining 93 housing starts this quarter called for units containing less than 1,000 square feet. These smaller homes were about evenly split between New Castle and Sussex Counties.

The distribution of heating sources for on-site residential construction this quarter, as compared to last quarter and the comparable fourth quarter of 1982, is shown in Figure 2 below.

Figure 2

4th Qtr., 1983 FUEL COMPARISON



While electric heat (primarily via a heat pump) is still the most favored heat source in Delaware this quarter with 82% of the total, the percentage of new homes to be heated by oil, 16%, increased significantly over last quarter, but is still only about half the number of housing starts with oil heat recorded this time last year. Practically all of the new units to be heated by oil this quarter are in New Castle County.

In summary, the most popular new housing unit begun during October, November and December was a three-bedroom single family home containing more than 1,500 square feet of living space and heated by an electric heat pump.

REHABILITATED HOUSING

Home modifications or improvements for which permits have been issued range from adding a bathroom, bedroom or family room to substantial rehabilitation of a fire-damaged unit. Alterations and additions to existing housing units in Delaware this quarter totalled 142 units at a total cost of $2,177,862 averaging $15,337 per unit.

Housing renovation work this quarter decreased by 50 units over last quarter and 64 units less than recorded one year ago. Average unit costs this quarter increased $4,075 per home, but is $3,245 per unit lower than average renovation/modification costs this quarter last year. The majority of home modifications this quarter occured in New Castle County in the City of Wilmington. Several communities in Kent and Sussex Counties continue using Community Development Block Grant funds to finance housing rehabilitation work in their jurisdictions.

FEDERAL ASSISTANCE

Federal assistance in the form of direct loans, subsidies, mortgage insurance or mortgage guarantees for newly constructed homes in Delaware during October, November and December, 1983 were extended to 35 units, six homes more than last quarter. Most of the units (21) are receiving federal assistance from the Federal Housing Administration. Of the remaining 14 insured loans, 10 are by the U.S. Farmers Home Administration and four were extended by the Veterans Administration. One year ago this time, only 14 new homes received federal loan assistance, as reported by the same three agencies.

NATIONAL HOUSING PICTURE

October, 1983 saw a 3.8% decline in national housing from September, but starts in October were still 40.8% better than that month the previous year. Starts increased however in November by a modest 6.4%, and represented increased activity in both single and multi-family housing. Seasonally adjusted annual starts fell 5% in December to 1.667 million, a drop widely blamed on rough weather in central and mountain areas. Single family starts dropped 11% in December while multi-family units started rose 4% above November's count. More information on national housing starts is contained in the annual report section of this issue following the Quarterly Feature Article.

QUARTERLY FEATURE

MORTGAGE REVENUE BONDS
-A SUCCESSFUL PAST
AND
UNCERTAIN FUTURE

By: David C. Sorber
Single Family Program
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Delaware State Housing
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MORTGAGE REVENUE BONDS IN DELAWARE: A SUCCESSFUL PAST, AN UNCERTAIN FUTURE

Mortgage Revenue Bonds Defined

Mortgage revenue bonds are a financing mechanism that promotes homeownership by making mortgage money available to homebuyers at interest rates and terms more favorable than those otherwise available. State and local governments borrow money at tax-exempt interest rates in the national capital market, and re-lend that money to homebuyers via local mortgage lenders, such as banks, savings and loan associations, and mortgage banking companies. The interest paid by the borrowers on their mortgage loans repays the bondholders and covers all the expenses of the program, including fees paid to the lenders for making and servicing the loans, and insurance against losses due to defaults. MRB's (as they are generally called) thus represent a self-sufficient program that requires no local tax dollars and no pledge of the government's general credit.

Mortgage Revenue Bonds In Delaware

Delaware has reaped enormous benefits from MRB programs. Both state and local governments have the ability to issue MRB's. In 1979 and 1980, our state was among the most aggressive issuers of these kinds of bonds in the nation. The following tables show the results:

Table Mortgage Revenue Bond Issues

Date	Issuer	Bonds Sold	Mortgage Money	Mortgage Rate
10/75	Delaware State HA	$ 1.4 million	$ 1.3 million	7.50%
12/78	Wilmington	18.0	15.0	8.50%
3/79	Sussex County	21.0	17.5	8.50%
4/79	Delaware State HA	49.2	41.9	8.375%
12/79	New Castle County	125.0	105.5	9.375%
3/80	Delaware State HA	50.2	41.2	11.50%
6/80	Delaware State HA	50.5	43.1	9.875%
12/80	New Castle County	90.0	78.3	12.70%
7/82	Delaware State HA	40.0	38.2	13.75%
8/82	New Castle County	50.0	45.4	13.625%
9/83	Wilmington	6.2	6.1	11.20%
12/83	Delaware State HA	38.2	30.9	11.30%
Totals		$534.3 million	$464.3 million	

Mortgage revenue bonds came to finance a large share of the Delaware mortgage market, as the next table illustrates:

Table Mortgage Revenue Bond Market Share

Year	Statewide Mortage Demand	Financed by MRB Programs... Amount	Financed by MRB Programs... Percent
1979	$350 million	$ 68 million	19%
1980	300	195	65
1981	230	80	36
1982	270	25	9
1983	365	10	3
1984 (Projected)	395	35	9

The role of the programs was drastically curtailed by the passage of the Mortgage Subsidy Bond Tax Act in November of 1980.

The number of families each mortgage program has served is outlined in the next two tables:

Table Borrowers Served By Mortgage Revenue Bond Programs

Issuer	Loans Made 1979-83	Loans Made in 1984	Total
Delaware State Housing Authority	4,124	776	4,900
New Castle County	4,500	0	4,500
Sussex County	500	0	500
City of Wilmington	650	50	700
	-----	---	------
	9,774	926	10,600

The loans were distributed across the state as follows:

Table Distribution of Loans by County

	Number of Loans	Share of Loans	Share of Population
New Castle County	8,081	83%	67%
Kent County	710	7	17
Sussex County	983	10	16
	-----	----	----
Total	9,774	100%	100%

The impact of the programs on the state's housing market can be measured by the fact that the 10,000-plus homes financed through the programs represent more than one out of every twelve owner-occupied homes in the state.

Who Benefits From the Programs?

Further basis for an evaluation of the worth of the MRB programs comes from an analysis of the families who benefit. The only comprehensive statistics available are for the borrowers under the DSHA mortgage program. These show that the typical beneficiary is a first-time homebuyer, 28 years old, with a wife and a child, earning $20,000 a year and buying a $41,800 home. Significantly, this family probably could not have bought a home without the assistance the program provided, in lowering their monthly mortgage payment from $550 to $450. These tables tell the tale:

Table Income Distribution of DSHA Borrowers

Annual Income	Percentage
$30-37,500	4%
25-30,000	21
20-25,000	24
15-20,000	34
10-15,600	15
Under 10,000	2
Total	100%

The $20,000 median annual income of DSHA's borrowers is only 94% of the state's 1981 median family income of $21,200.

Table Prices of Homes Financed Under the DSHA Program

Price	Percentage
Over $70,000	6%
60-70,000	8
50-60,000	15
40-50,000	26
30-40,000	30
20-30,000	12
under $20,000	3
Total	100%

Median: $41,800

This median home figure is substantially below the state's average home prices of $70,500 for new homes and $60,300 for existing.

Table Ages of DSHA Borrowers

Age	Percentage
Over 60	1%
40-60	11
31-40	27
26-30	32
18-25	29

	100%

Median Borrower: 28 years old

Table Family Size of DSHA Borrowers

Size	Percentage
5 or more people	11%
3-4 people	38
2 people	29
1 person	22

	100%

Table Downpayments of DSHA Borrowers

Down Payment	Percentage
5% or less of home price	45%
5-10	15
10-20%	16
Over 20%	24

	100%

The tangible and intangible benefits that flow from the program include:

(1) The financing of over 2,000 new homes worth approximately $100 million. This construction created 3,000 man/years of direct employment, over $10 million in one-time tax revenues.

(2) The construction of properties that added $1.5 million in permanent, annual property tax revenues for the state's local governments.

(3) The benefits a community receives when homeownership is widespread, such as greater pride in the community, improved maintenance, and the increased interest homeowners show in the affairs and direction of the community.

(4) The benefits that accrue when homes can be easily bought and sold. It becomes easier to attract new businesses and the residents they bring, and easier for people to seek out the kind of housing appropriate to their life-style. (For example, empty-nesters selling their large homes to younger people with families.)

(5) The higher standard of living the entire community enjoys when the housing stock is improved.

(6) Substantial income, and thus extra income tax revenues, to and from realtors, lawyers, appraisers, and other real estate professionals.

With the success of the programs obvious, why then is the future so uncertain?

The Uncertain Future of Mortgage Revenue Bonds

The political problems of mortgage revenue bonds stem from the fact that they are perceived to cost the federal treasury tax revenue. The logic is that the wealthy investors who buy MRB's would be paying taxes on more of their income if there were no MRB's to invest in. Issuers of MRB's such as DSHA argue that the programs are a net gain to the treasury, as a result of the economic activity and tax revenues the programs generate.

Perhaps even more important than the economic argument is the fact that MRB's represent a program beyond the control of the federal government. Therefore, there are those in Washington motivated by the "Washington knows best" mentality who feel that, since they cannot control it, it should be eliminated. Lastly, the campaign against MRB's is part of a drive by the U.S. Treasury and the congressional tax-writing committees to eliminate all tax-exempt bonds. They attack mortgage revenue bonds because they see that the support for these kinds of bonds is weak, compared with the support for, say, general obligation bonds.

In response to what some charged were abuses of the bond programs, Congress passed legislation known as the Mortgage Subsidy Bond Tax Act in 1980. The ostensible purpose of the act was to regulate and limit the programs. Limits were placed on the purchase prices of the homes financed, the program was limited to first-time homebuyers, and limits were placed on the number of bonds that could be sold in each year, and the spread the issuer could take to cover its expenses.

The real objective of the Act was the elimination of all mortgage bond programs everywhere. The bill contained a provision, known as the "sunset provision", forbidding all new bond issues after December 31, 1983.

At the time the bill was passed, in November of 1980, it was assumed that repeal or extension of the sunset provision would be easy. This has not proven to be the case. The repeal proposal, known as the Housing Finance Opportunity Act, was introduced by Senator William Roth of our State in January of 1983. Within six months, Mr. Roth was joined by co-sponsors totalling almost three-quarters of the combined membership of Congress. Unfortunately, this list of sponsors does not include the chairmen of the two tax committees: Senator Dole and Congressman Rostenkowski. Also, the U.S. Treasury department has come out against sunset repeal or extension.

Without the support of the chairmen, the bill will get out of committee only if it is attached to some other measure. Several attempts were made to do this during the year. The most promising prospect was for inclusion in the controversial 1983 tax bill.

Using a strategy of divide and conquer, Mr. Rostenkowski offered to extend MRB's if the MRB forces would support severe restrictions on other types of tax-exempt bonds, most notably industrial development revenue bonds. This package was put together in a bill known as H.R. 4170, and was introduced in the closing days of the 1983 session. The authors of the package came out of the closet and revealed their true intentions when they named the bond section the "Tax-Exempt Bond Limitation Act". Ostensibly intended to eliminate abuses of industrial development bonds, the Ways and Means bill would affect almost all types of tax-exempt bonds, and placing restrictions, for example, on the ability of communities to issue general obligation bonds to finance things such as ports, airports, and water and sewer systems.

The bill attracted fierce opposition from the day of its introduction. The defenders of IDRB's (as they are known) were much better organized than the housing forces four years ago. Within forty-eight hours of the bill's introduction, they had a nationwide lobbying effort organized. Congressman Gephart of Indiana joked that the bond supporters had a better communications network than the one the Pentagon uses to control the nuclear arsenal.

The battle over the bill was fought not over the bill itself, but over the rule on the bill. In the House of Representatives, debate and amendments are severely limited. Each bill that comes to the floor also has a rule that specifies whether amendments to the bill may be considered from the floor. Mr. Rostenkowski knew that if amendments were permitted to his bill, the IDRB restrictions would be removed. But, if the congressmen were forced to vote on the whole package, it would probably pass, for it contained other urgent business besides the bond restrictions.

The rules on bills are the responsibility (not surprisingly) of the Rules Committee, and so the first round of the battle was fought there. In order to gain support for his position, Mr. Rostenkowski was forced to compromise somewhat. In its original version, H.R. 4170 all but abolished multifamily housing bonds, by placing many new restrictions on them. In order to win over some votes in the Rules Committee, Mr. Rostenkowski removed multifamily bonds from his bill.

The next round came when the Rules Committee reported its recommended rule to the whole House. The IDRB lobby rallied its supporters, even though the divide-and-conquer strategy made it difficult. (Each congressman had a choice: he could vote for housing and against economic development, or for development and against housing.) The vote on the rule was close, 204 for and 214 against. Delaware's Congressman Thomas Carper voted with the majority, against the Rostenkowski bill. With the rule defeated, H.R. 4170 could not be brought to the floor for a vote. Congress adjourned shortly afterwards for its Christmas recess, so the whole issue is put on hold for the time being.

Unfortunately for supporters of both housing and industrial development bonds, Mr. Rostenkowski had the last word. Because of the way bond law works, he has managed to have his cake and eat it too. The December 31, 1983 sunset of mortgage revenue bonds came on schedule, so MRB's are abolished. But, because H.R. 4170 is still pending, and because the bill would take effect on January 1, 1984, no matter when it is passed, issuers of industrial development bonds are forced by their attorneys to comply with its provisions, to act as if it has been passed and signed into law.

And so by drafting a bill and holding it in his committee, Mr. Rostenkowski achieved a victory of larger dimensions than if he had won the floor fight. Both IDRB's and MRB's are effectively eliminated. The only IDRB's that are being issued now are for small, private placements, where the borrower is willing to take the risk of having his interest rate written up to market levels if the bill passes.

What happens next? As the battered housing forces took stock of the situation as the new year arrived, the first conclusion was that action to lift the sunset must be quick. If repeal does not pass within the next ninety days, it probably never will. The second conclusion is that all supporters of tax-exempt bonds must resist the divide-and-conquer strategy. To ask municipalities to choose between housing bonds and industrial development bonds is like asking a person whether they want to loose their sight or their hearing. The only answer is that they want to keep both. The third point of agreement is that every supporter of these programs must raise a ruckus loud enough to attract the attention of every congressman, and expose the devious methods and motives of the tax-writing committees. Only an outpouring of protest from the folks at home, similar to the one that repealed witholding of interest and dividends, will turn the battle around now.

That will not be an easy task. The beneficiaries of the single family mortgage program, for example, are very difficult to organize. Those who have loans often do not know where their mortgage money came from, and in any event would not be directly affected by a ban on new issues. Those families who would like to buy a home but cannot because of high interest rates are scattered, and are anonymous to DSHA.

Sunset repeal has wide support. All three members of our state's congressional delegation, for example, are sponsors or co-sponsors of the repeal legislation. What must be done next is to make it an urgent priority, to place it at the top of the congressional agenda, and to fight off attempts to sabotage the program by adding new rules and restrictions, such as federally-mandated income limits.

I urge every reader of this article to communicate his or her views on this issue to the members of our state's delegation, so that this valuable program may be revived.

1983 ANNUAL HOUSING PRODUCTION IN DELAWARE

The housing construction industry in Delaware continued to mend in 1983 with production totalling 4,819 units and makes new residential production in 1983 the best year for Delaware since 1977 when 4,898 units were produced. Housing starts in 1983 represent a 21% increase over 1982 production figures and a 61% increase over Delaware's lowest yearly rate for new residential housing starts reported for 1981.

The most notable increase in 1983 was in single family construction with 2,549 units, a 72% jump from single family housing starts in 1982 and is the best year for this type construction since 1978. The 1,525 new mobile home sales recorded in 1983 are a ten year high and also represent a 44% increase over activity during 1982. The 745 multi-family housing starts tabulated this year are only about half similar activity reported for the previous calendar year. In 1982, nearly all of the 1,433 multi-family housing units constructed were comprised of subsidized rental apartments for low and moderate income families. This year only 101 units, 22% were built for these type families. Condominiums for sale dominated multi-family housing activity in 1983. A view of total housing production in Delaware since 1970 is in Figure 3 and a table of housing production by category and county location from 1970-1983 is on page 23.

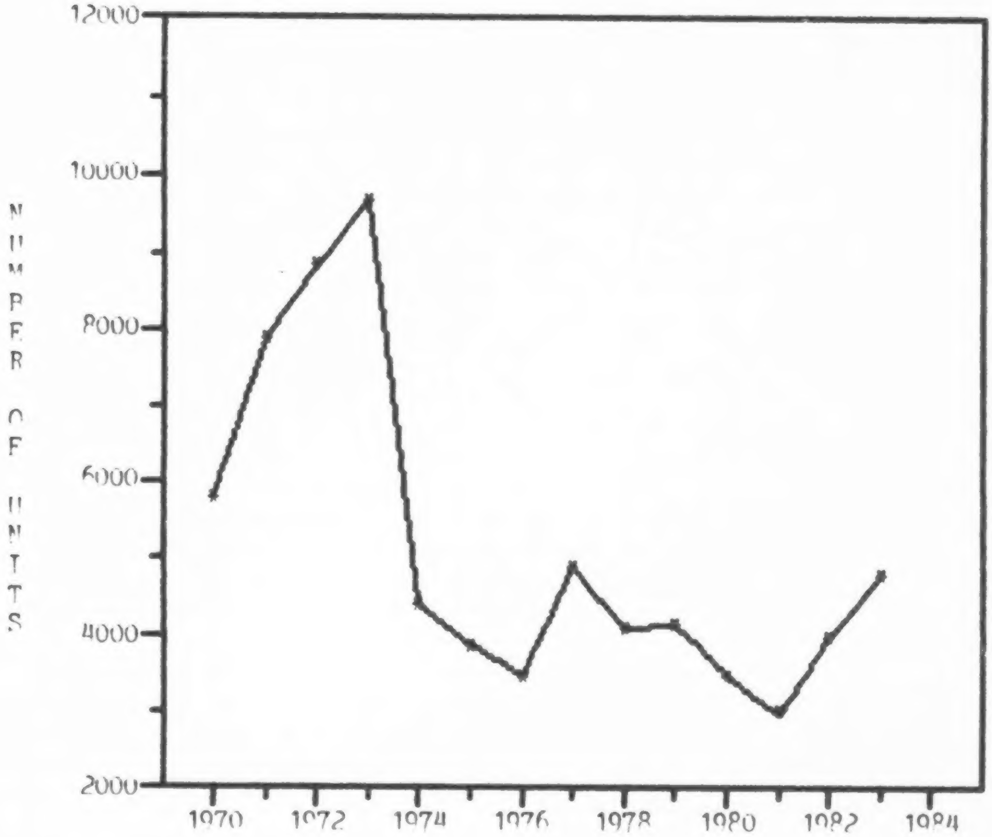
COUNTY PRODUCTION LEVELS

New Castle County's residential activity in 1983 totalled 1,645 units, down just 86 units from 1982. Of the total, 1,318 units were single family homes which more than doubled single family housing production there last year. Both multi-family housing (235 units) and mobile home sales (192) were down this year by 686 and 54 units respectively from 1982's count.

Total housing production in Kent County increased considerably from 881 units in 1982 to 1,121 this year. New mobile homes in 1983 (695) accounted for 62% of total production in that county and was the highest annual figure for mobile homes titled there since 1973. Single family housing construction in Kent County totalled 375 units this year, a record year in the past five, and is 54% higher than units begun in 1982. Two apartment rental developments make up the 51 multi-family units begun in 1983. In 1982, while only one rental development began construction in Kent County, it contained 146 units which is nearly triple similar units produced this year.

Sussex County's year-round housing stock increased considerably in 1983 to 2,053 units, the best year in ten, and 50% above total production there last year. Single family housing accounted for 856 units, multi-family starts totalled 459 and 738 mobile homes were titled in Delaware's southern county, an increase of 48% 25% and 74% respectively over units produced in the same categories one year ago. Multi-family housing starts there intimate continued condominium construction activity.

Figure 3
Total Housing Production in Delaware
1970-1983



CONSTRUCTION COSTS

Permit valued on-site housing construction costs in 1983 totalled $130,286,777 for the 3,294 units begun, up 41% from 1982 total construction costs generated while on-site production increased just 13% this year over last. Single family total construction costs accounted for $103,310,348 this year with multi-family housing units permit valued at $26,976,429.

Not to be taken as true cost indicators but for trend purposes only, average construction costs for a new single family home begun in 1983 was $40,530, an increase of $3,010 per home over 1982 figures, and the highest average cost figure recorded for a new single family unit since the Division of Housing and Community Development began reporting housing building permit data in 1970. Average single family new housing costs were higher this year in all three counties. New Castle's $34,526 per home is a 6% increase over 1982, with Kent County's $40,091 and Sussex County's $51,135 this year increasing by 14% and 15% respectively from last year's reported average cost figures.

The average cost for a multi-family constructed unit in 1983 was $36,210. Housing Data Charts 2 and 3 A, B and C contain specific breakdowns by jurisdictions on toal and average on-site housing construction costs, and are found in Appendix A.

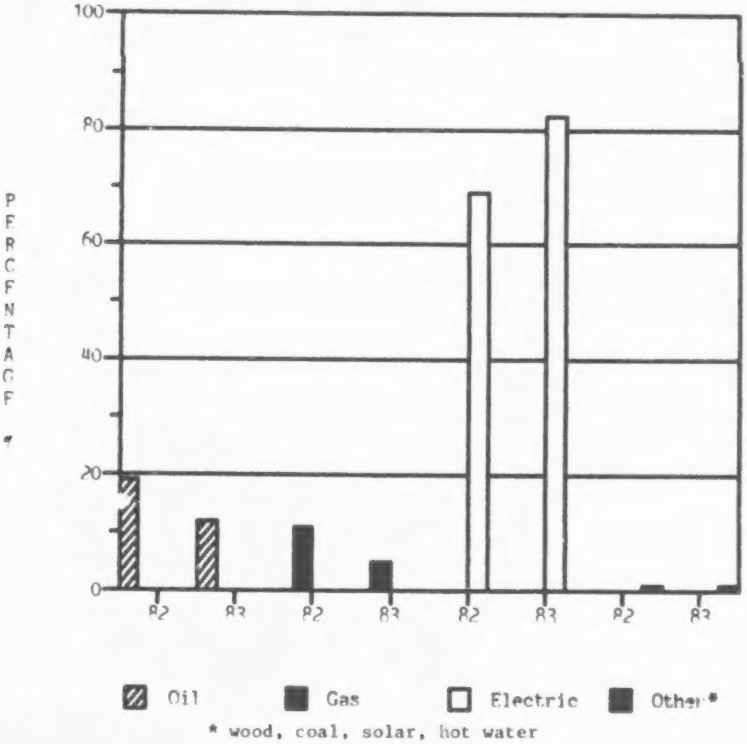
UNIT PROFILE

Popularity in the two-bedroom unit increased in Delaware in 1983. Although single family home buyers still favored three bedroom housing throughout 1983, the percentage of homes built to these specifications dropped from 63% in 1982 to 48% this year. The two-bedroom unit accounted for 32% of the 2,549 single family homes started in 1983 compared to 21% the previous year. Fifty-four percent (54%) of all multi-family housing units this year were designed with two-bedrooms as compared to 30% in 1982.

Interesting also is the close split between the mid-sized and large units begun in 1983. Of the 3,294 on-site residential units begun, 1,306 units will provide between 1,000 and 1,500 square feet of living space and 1,305 single homes are being built with more than 1,500 square feet. The smaller unit (less than 1,000 square feet in size) was most popular in 1982 with 48% of the total due to the significant number of multi-family units produced. This year, however, only 21% of all new homes begun are classified as a smaller living unit.

An annual fuel comparison of 1983 and 1982 reveals a decrease in demand for oil and gas with electric heat picking up the losses. Electric heat in Delaware, primarily via a heat pump, will be supplied to 82% of all new on-site units begun this year. Figure 4 illustrates fuel comparisons by type for this year compared to last.

Figure 4
1982 & 1983 FUEL COMPARISON



--A Look Back

One explanation to support the shift in the early 1980's to more units being constructed with two bedrooms is the U.S. Census data on housing and population in Delaware. In 1970 the average number of persons per year-round housing unit was 3.1, as compared to 2.6 persons per unit reported in 1980. In 1972, the Quarterly Review of Housing Production recorded about 18% of all new on-site residential units were designed with two bedrooms. In 1983, that type unit doubled in choice to 36%.

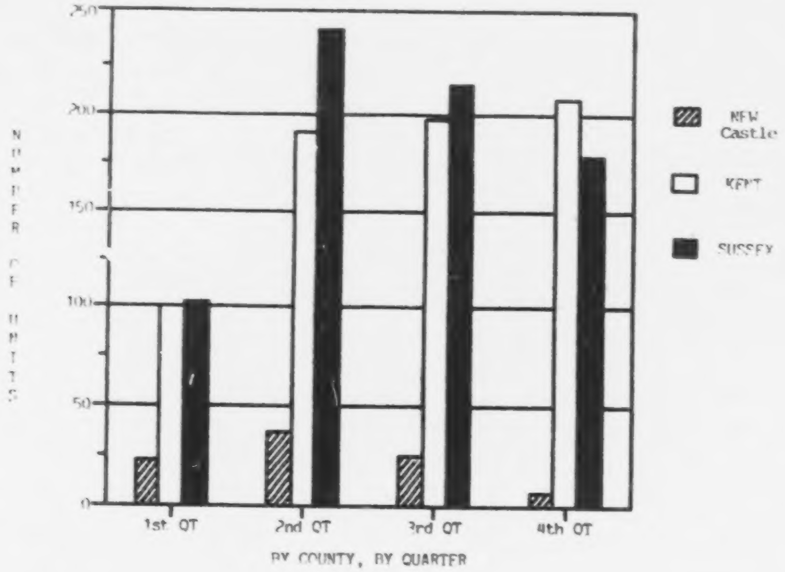
However, while family sizes in 1980 have decreased from 1970, Delawareans have been building larger homes in the last few years than in the early 70's. In 1972, of the 7,149 on-site housing units constructed, only 9% contained over 1,500 square feet of living space. Similar calculations in 1983 show 40% of all on-site units produced to be this size.

Home heating fuels have also changed over the past ten years. In 1973, 44% of 7,686 on-site units built would be heated by oil, 52% by electric and 4% with gas. As oil prices rose in the mid and late 70's, more housing consumers selected electric heat as the most efficient, and more recently via a heat pump.

MOBILE HOME SALES

A new record was set in 1983 for mobile homes titled in Delaware. Sales this year totalled 1,522, the best year since 1973 and helps to confirm this Authority's belief that Delawareans are looking for more affordable housing and turning to mobile homes as an alternative to a "stick and brick" house which is generally more costly. Sussex County received 738 mobile homes in 1983, the highest year ever recorded by the Authority, and up 74% from last year, with Kent County's 695 mobile home sales rising 42% above activity one year ago and being the most in one year since 1973. Sales in New Castle County were lowest ever this year with only 92 recorded, and is down 37% from 1982, as evidenced in Figure 5.

Figure 5
1983 MOBILE HOME SALES



New Castle County planners cite many restrictions and time requirements for processing requests to place mobile homes there as possible causes for the drop-off in mobile home activity in that county. Planners in Kent County agree that mobile homes are an attractive affordable alternative for home-ownership, and the County's zoning laws are more liberal for mobile home placement and the approval requirements are fewer and take a lesser amount of time than in its northern sister county. Many new mobile home parks have been established recently in Kent County, planners report, with several more in the pipeline for approval. Sussex County has always recorded the largest portion of new mobile homes titled, but the Authority feels a large number are for seasonal occupancy only.

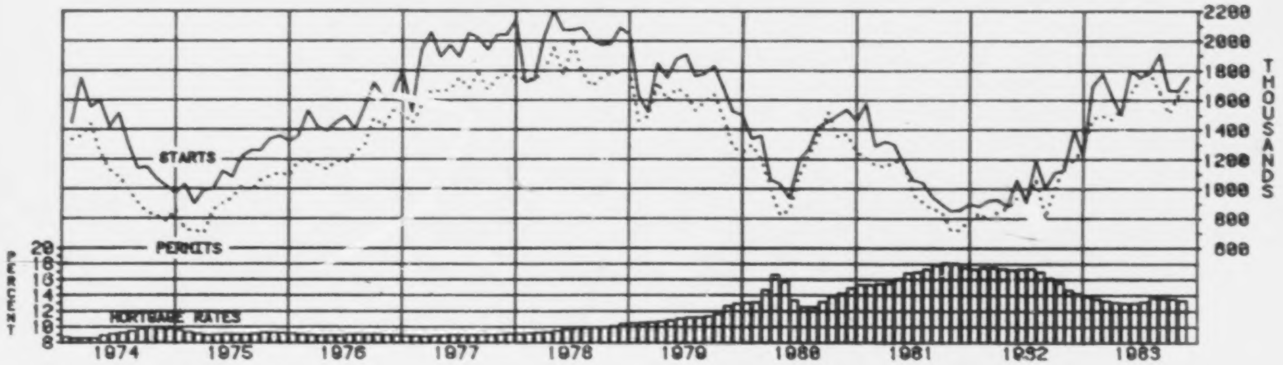
HOUSING REHABILITATION

Restoring existing housing units is an integral part of preserving Delaware's current housing stock. Substantial housing alterations and additions in 1983 totalled 582 units, just slightly half last year's efforts. However, the cost per unit in 1983 was only $417 less than average costs during 1982.

The majority of work (69%) again is ocurring in New Castle County, primarily in the City of Wilmington. A number of homes are being rehabilitated in Kent and Sussex Counties through the State's Community Development Block Grant program.

NATIONAL HOUSING PICTURE

The national housing picture for site-built houses brightened in 1983 with more than 1.7 million starts, up 60% from the 1982 post-1946 low of 1.06 million, reports the U.S. Department of Commerce. Single family starts nationally are up 61% in 1983, while multi-family housing construction rose 59% from starts one year ago. Housing production in the Northeast region gained 44% from '82 figures. Lower interest rates played a key role in increased housing production in 1983. National economists are making various predictions about interest rates and their effect on housing construction in 1984 and most generally agree that interest rates will stay within a half percent up or down throughout the election year which should further boost housing starts in 1984. Paine Webber Mitchell Hutchins, Inc. have prepared the graph below which illustrates the affect of home mortgage rates on national housing construction.



HOUSING PRODUCTION VOLUME
1970-1983

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983
SINGLE FAMILY														
NCC	1,697	2,078	2,026	1,987	725	885	1,247	1,559	1,441	1,185	1,328	857	664	1,318
KENT	311	650	552	761	570	450	538	550	443	372	198	133	244	375
SUSSEX	562	854	1,066	1,024	651	599	637	755	733	642	552	573	577	856
STATE	2,570	3,582	3,644	3,772	1,946	1,934	2,422	2,864	2,617	2,199	2,078	1,563	1,485	2,549
MULTI-FAMILY														
NCC	1,476	2,114	2,325	2,790	901	668	84	920	299	566	368	170	921	235
KENT	60	214	707	510	93	441	4	14	102	161	11	0	146	51
SUSSEX	30	297	473	614	215	2	83	170	98	82	186	310	366	459
STATE	1,566	2,625	3,505	3,914	1,209	1,111	171	1,104	499	809	565	480	1,433	745
MOBILE HOME SALES														
NCC	437	337	364	354	187	98	285	269	178	98	122	125	146	92
KENT	843	792	638	938	605	410	474	487	514	584	360	367	491	695
SUSSEX	391	574	670	668	469	326	140	174	273	466	380	454	424	738
STATE	1,671	1,704	1,672	1,960	1,261	834	899	930	965	1,148	862	946	1,061	1,525
TOTAL PRODUCTION														
NCC	3,610	4,529	4,715	4,705	1,813	1,651	1,616	2,748	1,918	1,849	1,818	1,152	1,731	1,645
KENT	1,214	1,656	1,897	2,209	1,268	1,301	1,016	1,051	1,059	1,117	569	500	881	1,121
SUSSEX	983	1,725	2,209	2,306	1,335	927	860	1,099	1,104	1,190	1,118	1,337	1,367	2,053
STATE	5,807	7,911	8,821	9,646	4,416	3,879	3,492	4,898	4,081	4,156	3,505	2,989	3,979	4,819

APPENDIX A

HOUSING DATA CHARTS

1 - 8

NEW CASTLE COUNTY

CHART 1-A: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	0	2	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	5	0	0	5
Newark	S-F	4	7	1	1	10	8	20
	M-F	0	0	50	0	0	0	50
Newport	S-F	-	-	0	0	0	0	0
	M-F	-	-	0	0	0	0	0
Odessa	S-F	-	-	0	0	0	0	0
	M-F	-	-	0	0	0	0	0
Wilmington	S-F	0	37	7	12	11	11	41
	M-F	0	428	0	0	0	0	0
New Castle Co. Balance	S-F	165	618	165	408	367	317	1,257
	M-F	108	493	0	44	67	69	180
New Castle Co. Total On-Site Activity	S-F	169	664	173	421	388	336	1,318
	M-F	108	921	50	49	67	69	235
	Total	277	1,585	223	470	455	405	1,553
County Mobile Home Sales		19	146	23	37	25	7	92
TOTAL COUNTY PRODUCTION		296	1,731	246	507	480	412	1,645

KENT COUNTY

CHART 1-B: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL
Camden	S-F	68	68	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Dover	S-F	23	45	26	61	45	62	194
	M-F	0	0	0	0	0	0	0
Harrington	S-F	1	2	0	1	1	0	2
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	0	0	1	0	1	0	2
	M-F	0	146	0	0	0	0	0
Smyrna	S-F	6	11	7	2	8	3	20
	M-F	0	0	0	21	0	0	21
Kent County Balance	S-F	28	118	30	49	50	28	157
	M-F	0	0	0	0	30	0	30
Kent County Total On-Site Activity	S-F	126	244	64	113	105	93	375
	M-F	0	146	0	21	30	0	51
	Total	126	390	64	134	135	93	426
County Mobile Home Sales		163	491	100	190	197	208	695
TOTAL COUNTY PRODUCTION		289	881	164	324	332	301	1,121

SUSSEX COUNTY

CHART 1-C: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL
Bethany	S-F	42	99	46	50	34	45	175
	M-F	0	0	0	0	0	0	0
Bethel	S-F	-	-	1	0	1	0	2
	M-F	-	-	0	0	0	0	0
Blades	S-F	-	-	2	0	0	0	2
	M-F	-	-	0	0	0	0	0
Bridgeville	S-F	-	-	0	0	1	0	1
	M-F	-	-	0	0	0	0	0
Dagsboro	S-F	-	-	0	0	0	0	0
	M-F	-	-	0	0	0	0	0
Delmar	S-F	-	-	0	1	0	0	1
	M-F	-	-	0	0	0	0	0
Dewey Beach	S-F	-	-	0	0	28	2	30
	M-F	-	-	0	10	0	0	10
Fenwick Island	S-F	-	-	0	1	1	1	3
	M-F	-	-	0	0	0	0	0
Georgetown	S-F	2	6	1	1	3	0	5
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	-	-	0	0	0	0	0
	M-F	-	-	0	0	0	6	6
Henlopen Acres	S-F	-	-	0	0	0	0	0
	M-F	-	-	0	0	0	0	0
Laurel	S-F	7	7	1	2	0	2	5
	M-F	0	102	0	0	0	0	0
Lewes	S-F	2	7	1	2	43	86	132
	M-F	0	0	0	0	13	0	13
Milford (S)	S-F	2	5	0	4	4	2	10
	M-F	0	0	0	0	0	0	0
Millsboro	S-F	0	1	0	1	0	1	2
	M-F	0	24	0	0	0	0	0
Milton	S-F	0	2	1	1	0	0	2
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	-	-	3	1	6	5	15
	M-F	-	-	0	0	0	0	0
Rehoboth	S-F	6	70	1	7	1	0	9
	M-F	0	4	0	0	0	0	0
Seaford	S-F	2	4	0	1	2	0	3
	M-F	0	121	0	0	0	0	0
Selbyville	S-F	-	-	0	2	1	1	4
	M-F	-	-	0	0	0	30	30
Slaughter Beach	S-F	-	-	0	-	-	-	-
	M-F	-	-	0	-	-	-	-
South Bethany	S-F	-	-	0	-	-	39*	39
	M-F	-	-	0	-	-	0	0
Sussex County Balance	S-F	161	376	123	120	125	47	415
	M-F	51	115	44	122	228	6	400
Sussex County Total On-Site Activity	S-F	224	577	180	195	250	231	856
	M-F	51	366	44	132	241	42	459
	Total	275	943	224	327	491	273	1,315
County Mobile Home Sales		121	424	102	243	215	178	738
TOTAL COUNTY PRODUCTION		396	1,367	326	570	706	451	2,053
STATEWIDE HOUSING PRODUCTION	S-F	519	1,485	417	729	743	660	2,549
	M-F	159	1,433	94	202	338	111	745
	Total	678	2,918	511	931	1,081	771	3,294
	M-H	303	1,061	225	470	437	393	1,525
	TOTAL	981	3,979	736	1,401	1,518	1,164	4,819

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*Includes permits issued in June through December, 1983.

CHART 2-A: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

NEW CASTLE COUNTY

LOCATION	STRUCTURE	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	0	42,000	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	250,000	0	0	250,000
Newark	S-F	164,373	250,373	70,000	32,000	268,400	184,702	555,102
	M-F	0	0	1,075,557	0	0	0	1,075,557
Newport	S-F	-	-	0	0	-	0	0
	M-F	-	-	0	0	-	0	0
Odessa	S-F	-	-	0	0	-	0	0
	M-F	-	-	0	0	-	0	0
Wilmington	S-F	0	1,122,000	370,000	310,000	643,000	395,000	1,718,000
	M-F	0	10,101,376	0	0	0	0	0
New Castle Co. Balance	S-F	5,930,582	20,156,012	5,225,275	14,337,485	12,107,905	11,560,881	43,231,546
	M-F	1,400,000	12,140,557	0	1,060,000	4,096,000	3,547,000	8,703,000
New Castle Co. TOTAL	S-F	6,094,955	21,570,385	5,665,275	14,679,485	13,019,305	12,140,583	45,504,648
	M-F	1,400,000	22,241,933	1,075,557	1,310,000	4,096,000	3,547,000	10,028,557
	TOTAL	7,494,955	43,812,318	6,740,832	15,989,485	17,115,305	15,687,583	55,533,205

CHART 2-B: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

KENT COUNTY

LOCATION	STRUCTURE	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL
Camden	S-F	1,606,600	1,606,600	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Dover	S-F	693,000	1,493,200	758,000	1,729,000	1,747,179	1,789,000	6,023,179
	M-F	0	0	0	0	0	0	0
Harrington	S-F	31,000	62,500	0	33,500	35,000	0	68,500
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	0	0	34,000	0	35,000	0	69,000
	M-F	0	3,500,000	0	0	0	0	0
Smyrna	S-F	174,300	320,500	225,120	298,000	182,520	208,040	913,680
	M-F	0	0	0	749,000	0	0	749,000
Kent County Balance	S-F	1,302,374	5,065,171	1,332,669	2,628,318	2,479,903	1,518,925	7,959,815
	M-F	0	0	0	0	750,000	0	750,000
Kent County TOTAL	S-F	3,807,274	8,547,971	2,349,789	4,688,818	4,479,602	3,515,965	15,034,174
	M-F	0	3,500,000	0	719,000	750,000	0	1,499,000
	TOTAL	3,807,274	12,047,971	2,349,789	5,437,818	5,229,602	3,515,965	16,533,174

CHART 2-C: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

SUSSEX COUNTY

LOCATION	STRUCTURE	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL
Bethany	S-F	1,943,542	4,466,718	2,110,922	2,457,195	1,689,000	2,116,911	8,374,128
	M-F	0	0	0	0	0	0	0
Bethel	S-F	–	–	35,000	0	36,900	0	71,900
	M-F	–	–	0	0	0	0	0
Blades	S-F	–	–	48,010	0	0	0	48,010
	M-F	–	–	0	0	0	0	0
Bridgeville	S-F	–	–	0	0	65,000	0	65,000
	M-F	–	–	0	0	0	0	0
Dagsboro	S-F	–	–	0	0	0	0	0
	M-F	–	–	0	0	0	0	0
Delmar	S-F	–	–	0	35,000	0	0	35,000
	M-F	–	–	0	0	0	0	0
Dewey Beach	S-F	–	–	0	0	980,000	97,000	1,077,000
	M-F	–	–	0	103,000	0	0	103,000
Fenwick Island	S-F	–	–	0	46,000	58,750	48,500	153,250
	M-F	–	–	0	0	0	0	0
Georgetown	S-F	91,515	259,015	49,000	33,900	109,000	0	191,900
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	–	–	0	0	0	0	0
	M-F	–	–	0	0	0	140,000	140,000
Henlopen Acres	S-F	–	–	0	0	0	0	0
	M-F	–	–	0	0	0	0	0
Laurel	S-F	264,960	264,960	33,300	67,600	0	162,410	263,310
	M-F	0	2,450,000	0	0	0	0	0
Lewes	S-F	91,000	403,145	54,350	105,000	2,491,485	4,180,600	6,831,435
	M-F	0	0	0	0	330,000	0	330,000
Milford (S)	S-F	75,500	208,000	0	184,500	136,000	67,000	387,500
	M-F	0	0	0	0	0	0	0
Millsboro	S-F	0	75,000	0	42,559	0	83,000	125,559
	M-F	0	616,000	0	0	0	0	0
Milton	S-F	0	82,300	73,000	30,000	0	0	103,000
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	–	–	154,515	79,500	324,185	224,000	782,200
	M-F	–	–	0	0	0	0	0
Rehoboth	S-F	436,500	3,220,147	83,000	354,910	92,675	0	530,585
	M-F	0	142,600	0	0	0	0	0
Seaford	S-F	77,250	146,550	0	25,000	91,000	0	116,000
	M-F	0	2,691,306	0	0	0	0	0
Selbyville	S-F	–	–	0	117,600	54,635	85,000	257,235
	M-F	–	–	0	0	0	775,600	775,600
Slaughter Beach	S-F	–	–	0	–	–	–	–
	M-F	–	–	0	–	–	–	–
South Bethany	S-F	–	–	0	–	–	2,079,350	2,079,350
	M-F	–	–	0	–	–	0	0
Sussex County Balance	S-F	6,803,387	16,472,818	5,679,390	6,149,849	6,063,273	3,482,277	21,374,789
	M-F	1,601,400	5,138,800	1,589,000	3,883,672	8,227,600	400,000	14,100,272
Sussex County TOTAL	S-F	9,783,654	25,598,653	8,224,962	9,728,613	12,191,903	12,626,048	43,771,526
	M-F	1,601,400	11,038,706	1,589,000	3,986,672	8,557,600	1,315,600	15,448,872
	TOTAL	11,385,054	36,637,359	9,813,962	13,715,285	20,749,503	13,941,648	58,220,398
STATEWIDE	S-F	19,685,883	55,717,009	16,240,026	29,096,916	29,690,810	28,282,596	103,310,348
	M-F	3,001,400	36,780,639	2,664,557	6,045,672	13,403,600	4,862,600	26,976,429
	TOTAL	22,687,283	92,497,648	18,904,583	35,142,588	43,094,410	33,145,196	130,286,777

CHART 3-A: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
NEW CASTLE COUNTY

LOCATION	STRUCTURE	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	0	21,000	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	50,000	0	0	50,000
Newark	S-F	41,093	35,768	70,000	32,000	26,840	23,088	27,755
	M-F	0	0	21,511	0	0	0	21,511
Newport	S-F	-	-	-	0	-	0	0
	M-F	-	-	-	0	-	0	0
Odessa	S-F	-	-	-	0	-	0	0
	M-F	-	-	-	0	-	0	0
Wilmington	S-F	0	30,324	52,857	25,833	58,455	35,909	41,902
	M-F	0	23,601	0	0	0	0	0
New Castle Co. Balance	S-F	35,943	32,615	31,668	35,141	32,992	36,470	34,393
	M-F	12,963	24,626	0	24,091	61,134	51,406	48,350
New Castle Co. TOTAL	S-F	36,065	32,486	32,747	34,868	33,555	36,133	34,526
	M-F	12,963	24,150	21,511	26,735	61,134	51,406	42,675
	TOTAL	27,058	27,642	30,228	34,020	37,617	38,735	35,759

CHART 3-B: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
KENT COUNTY

LOCATION	STRUCTURE	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL
Camden	S-F	23,626	23,626	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Dover	S-F	30,130	33,182	29,154	28,344	38,826	28,855	31,047
	M-F	0	0	0	0	0	0	0
Harrington	S-F	31,000	31,250	0	33,500	35,000	0	34,250
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	0	0	34,000	0	35,000	0	34,500
	M-F	0	23,973	0	0	0	0	0
Smyrna	S-F	29,050	29,136	32,160	149,000	22,815	69,347	45,684
	M-F	0	0	0	35,667	0	0	35,667
Kent County Balance	S-F	46,513	42,925	44,422	53,639	49,598	54,247	50,699
	M-F	0	0	0	0	25,000	0	25,000
Kent County TOTAL	S-F	30,216	35,033	36,715	41,494	42,663	37,807	40,091
	M-F	0	23,973	0	35,667	25,000	0	29,392
	TOTAL	30,216	30,892	36,715	40,581	38,738	37,807	38,810

CHART 3-C: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
SUSSEX COUNTY

LOCATION	STRUCTURE	4th QTR.	1982 TOTAL	1983 1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL
Bethany	S-F	46,275	45,118	45,890	49,144	49,676	47,042	47,852
	M-F	0	0	0	0	0	0	0
Bethel	S-F	-	-	35,000	0	36,900	0	35,950
	M-F	-	-	0	0	0	0	0
Blades	S-F	-	-	24,005	0	0	0	24,005
	M-F	-	-	0	0	0	0	0
Bridgeville	S-F	-	-	-	0	65,000	0	65,000
	M-F	-	-	-	0	0	0	0
Dagsboro	S-F	-	-	-	0	0	0	0
	M-F	-	-	-	0	0	0	0
Delmar	S-F	-	-	-	35,000	0	0	35,000
	M-F	-	-	-	0	0	0	0
Dewey Beach	S-F	-	-	-	0	44,091	48,500	35,900
	M-F	-	-	-	10,300	0	0	10,300
Fenwick Island	S-F	-	-	-	46,000	58,750	48,500	51,083
	M-F	-	-	-	0	0	0	0
Georgetown	S-F	45,608	43,169	49,000	33,900	36,333	0	38,380
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	-	-	0	0	0	0	0
	M-F	-	-	0	0	0	23,333	23,333
Henlopen Acres	S-F	-	-	0	0	0	0	0
	M-F	-	-	0	0	0	0	0
Laurel	S-F	37,851	37,853	33,300	33,800	0	81,205	52,662
	M-F	0	24,020	0	0	0	0	0
Lewes	S-F	45,500	57,592	54,350	52,500	57,942	48,612	51,753
	M-F	0	0	0	0	25,385	0	25,385
Milford (S)	S-F	37,750	41,600	0	46,125	34,000	33,500	38,750
	M-F	0	0	0	0	0	0	0
Millsboro	S-F	0	75,000	0	42,559	0	83,000	62,799
	M-F	0	25,667	0	0	0	0	0
Milton	S-F	0	41,150	73,000	30,000	0	0	51,500
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	-	-	51,505	39,750	54,031	44,800	48,887
	M-F	-	-	0	0	0	0	0
Rehoboth	S-F	72,750	46,002	83,000	50,701	92,675	0	58,954
	M-F	0	35,650	0	0	0	0	0
Seaford	S-F	38,625	36,638	0	25,000	45,500	0	38,667
	M-F	0	22,242	0	0	0	0	0
Selbyville	S-F	-	-	0	58,800	54,635	85,000	64,309
	M-F	-	-	0	0	0	25,853	25,853
Slaughter Beach	S-F	-	-	0	-	-	-	-
	M-F	-	-	0	-	-	-	-
South Bethany	S-F	-	-	0	-	-	53,317	53,317
	M-F	-	-	0	-	-	0	0
Sussex County Balance	S-F	42,257	43,811	46,174	51,249	48,506	74,091	51,506
	M-F	31,400	44,685	36,114	31,833	36,086	66,667	35,251
Sussex County TOTAL	S-F	43,677	44,365	45,694	58,961	48,768	54,658	51,135
	M-F	31,400	30,160	36,114	30,202	35,509	31,324	33,658
	TOTAL	41,400	38,852	43,902	41,943	42,260	51,068	44,274
STATEWIDE	S-F	37,930	37,520	38,993	39,913	39,961	42,852	40,530
	M-F	18,877	25,667	28,346	29,929	39,656	43,807	36,210
	TOTAL	33,462	31,699	37,034	37,747	39,865	42,990	39,553

CHART 4A: NUMBER OF BEDROOMS IN NEW HOUSING UNITS

LOCATION	4th QUARTER 1982								1982 TOTAL							
	1 BR		2 BR		3 BR		4 BR		1 BR		2 BR		3 BR		4 BR	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0
New Castle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Newark	0	0	0	0	1	0	3	0	0	0	0	0	2	0	5	0
Newport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Odessa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wilmington	0	0	0	0	0	0	0	0	0	305	21	82	15	41	1	0
County Balance	1	98	26	10	88	0	50	0	4	242	63	137	413	94	138	20
COUNTY TOTAL	1	98	26	10	89	0	53	0	4	547	85	219	431	135	144	20
KENT																
Camden	0	0	0	0	68	0	0	0	0	0	0	0	68	0	0	0
Dover	0	0	0	0	18	0	5	0	0	0	5	0	24	0	16	0
Harrington	0	0	1	0	0	0	0	0	1	0	1	0	0	0	0	0
Milford (K)	0	0	0	0	0	0	0	0	0	110	0	36	0	0	0	0
Smyrna	0	0	0	0	6	0	0	0	0	0	0	0	10	0	1	0
County Balance	0	0	5	0	21	0	2	0	5	0	28	0	76	0	9	0
COUNTY TOTAL	0	0	6	0	113	0	7	0	6	110	34	36	178	0	26	0
SUSSEX																
Bethany	0	0	4	0	21	0	17	0	0	0	23	0	51	0	25	0
Bethel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Blades	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bridgeville	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dagsboro	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delmar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dewey Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fenwick Island	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Georgetown	1	0	0	0	1	0	0	0	1	0	2	0	3	0	0	0
Greenwood	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Henlopen Acres	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Laurel	0	0	1	0	4	0	2	0	0	28	1	66	4	8	2	0
Lewes	0	0	0	0	2	0	0	0	0	0	1	0	4	0	2	0
Milford (S)	0	0	0	0	2	0	0	0	0	0	0	0	5	0	0	0
Millsboro	0	0	0	0	0	0	0	0	0	24	0	0	1	0	0	0
Milton	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0
Ocean View	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rehoboth	0	0	0	0	6	0	0	0	0	0	48	0	21	4	1	0
Seaford	0	0	0	0	2	0	0	0	0	40	0	43	4	38	0	0
Selbyville	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
County Balance	0	0	98	14	63	28	0	9	15	14	116	62	231	30	14	9
COUNTY TOTAL	1	0	103	14	101	28	19	9	16	106	192	171	325	80	44	9
STATEWIDE TOTAL	2	98	135	24	303	28	79	9	26	763	311	426	934	215	214	29

CHART 4B: NUMBER OF BEDROOMS IN NEW HOUSING UNITS

LOCATION	4th QUARTER 1983								1983 TOTAL							
	1 BR		2 BR		3 BR		4 BR		1 BR		2 BR		3 BR		4 BR	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	0	0	0	0	0	0	0	0	3	0	2	0	0
Newark	0	0	0	0	3	0	5	0	0	25	8	25	5	0	7	0
Newport	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odessa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wilmington	0	0	0	0	11	0	0	0	0	0	10	0	30	0	1	0
County Balance	0	26	60	43	162	0	95	0	2	36	341	138	543	6	371	0
COUNTY TOTAL	0	26	60	43	176	0	100	0	2	61	359	166	578	8	379	0
KENT																
Camden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dover	0	0	31	0	24	0	7	0	0	0	79	0	89	0	26	0
Harrington	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Milford (K)	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Smyrna	0	0	0	0	2	0	1	0	0	0	2	12	16	6	2	3
County Balance	1	0	4	0	19	0	4	0	5	24	23	6	115	0	14	0
COUNTY TOTAL	1	0	35	0	45	0	12	0	5	24	104	18	224	6	42	3
SUSSEX																
Bethany	1	0	9	0	24	0	11	0	1	0	39	0	103	0	32	0
Bethel	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Blades	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Bridgeville	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Dewey Beach	0	0	1	0	1	0	0	0	17	6	6	4	7	0	0	0
Fenwick Island	0	0	0	0	0	0	1	0	1	0	0	0	1	0	1	0
Georgetown	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0
Greenwood	0	6	0	0	0	0	0	0	0	6	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	0	0	2	0	0	0	0	0	0	0	5	0	0	0
Lewes	1	0	85	0	0	0	0	0	4	0	120	13	5	0	3	0
Milford (S)	0	0	0	0	2	0	0	0	0	0	1	0	8	0	1	0
Millsboro	0	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0
Milton	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0
Ocean View	0	0	0	0	5	0	0	0	0	0	5	0	9	0	1	0
Rehoboth	0	0	0	0	0	0	0	0	3	0	0	0	6	0	0	0
Seaford	0	0	0	0	0	0	0	0	0	0	1	0	1	0	1	0
Selbyville	0	10	0	20	1	0	0	0	0	10	0	20	4	0	0	0
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	0	0	0	0	35	0	4	0	0	0	0	0	35	0	4	0
County Balance	0	0	32	0	15	0	0	6	1	56	165	183	229	161	21	6
COUNTY TOTAL	2	16	127	20	86	0	16	6	27	72	338	220	427	161	64	6
STATEWIDE TOTAL	3	42	229	63	307	0	121	6	34	157	801	404	1,229	175	485	9

CHART 5: NUMBER OF UNITS BY SQUARE FOOT PER UNIT

LOCATION	4th QUARTER 1982			1982 TOTAL			4th QUARTER 1983			1983 TOTAL		
	under 1000	1000-1500	over 1500	under 1000	1000-1500	over 1500	under 1000	1000-1500	over 1500	under 1000	1000-1500	over 1500
NEW CASTLE												
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	1	1	0	0	0	0	0	0	0
New Castle	0	0	0	0	0	0	0	0	0	0	5	0
Newark	0	0	4	0	1	6	1	3	4	51	11	8
Newport	-	-	-	-	-	-	0	0	0	0	0	0
Odessa	-	-	-	-	-	-	0	0	0	0	0	0
Wilmington	0	0	0	327	127	11	0	11	0	0	12	29
County Balance	128	23	122	541	199	371	39	111	236	128	468	841
COUNTY TOTAL	128	23	126	869	328	388	40	125	240	179	496	878
KENT												
Camden	0	54	14	0	54	14	0	0	0	0	0	0
Dover	0	4	19	2	6	37	0	55	7	11	137	46
Harrington	0	1	0	0	2	0	0	0	0	1	1	0
Milford (K)	0	0	0	146	0	0	0	0	0	0	2	0
Smyrna	0	6	0	0	10	1	0	2	1	14	25	3
County Balance	3	11	14	17	58	43	2	12	14	42	61	84
COUNTY TOTAL	3	76	47	165	130	95	2	69	22	66	227	133
SUSSEX												
Bethany	0	35	7	0	88	11	0	23	22	0	125	50
Bethel	-	-	-	-	-	-	0	0	0	0	2	0
Blades	-	-	-	-	-	-	0	0	0	0	2	0
Bridgeville	-	-	-	-	-	-	0	0	0	0	0	1
Dagsboro	-	-	-	-	-	-	0	0	0	0	0	0
Delmar	-	-	-	-	-	-	0	0	0	0	1	0
Dewey Beach	-	-	-	-	-	-	0	0	2	27	5	8
Fenwick Island	-	-	-	-	-	-	0	1	0	1	1	1
Georgetown	0	2	0	0	5	1	0	0	0	1	4	0
Greenwood	-	-	-	-	-	-	6	0	0	6	0	0
Henlopen Acres	-	-	-	-	-	-	0	0	0	0	0	0
Laurel	0	7	0	102	7	0	0	1	1	0	3	2
Lewes	0	1	1	1	2	4	0	2	84	11	46	88
Milford (S)	0	2	0	0	5	0	0	2	0	0	8	2
Millsboro	0	0	0	24	0	1	0	0	1	0	0	2
Milton	0	0	0	0	2	0	0	0	0	0	1	1
Ocean View	-	-	-	-	-	-	0	5	0	0	15	1
Rehoboth	0	4	2	48	16	10	0	0	0	0	4	5
Seaford	0	2	0	83	42	0	0	0	0	0	1	2
Selbyville	-	-	-	-	-	-	30	0	1	30	0	4
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	-	-	-	-	-	-	0	27	12	0	27	12
County Balance	62	123	27	98	289	104	15	38	0	363	337	115
COUNTY TOTAL	62	176	37	356	456	131	51	99	123	439	582	294
STATEWIDE TOTAL	193	275	210	1,390	914	614	93	293	385	683	1,306	1,305

CHART 6: HEATING FUEL IN NEW HOUSING UNITS

LOCATION	NUMBER OF NEW UNITS WITH SPECIFIED FUEL															
	4th QUARTER 1982				1982 TOTAL				4th QUARTER 1983				1983 TOTAL			
	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0
Newark	1	3	0	0	1	6	0	0	1	1	6	0	2	2	66	0
Newport	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
Odessa	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
Wilmington	0	0	0	0	26	42	397	0	0	0	11	0	10	3	28	0
County Balance	156	9	108	0	417	122	568	4	106	3	277	0	331	105	1,001	0
COUNTY TOTAL	157	12	108	0	445	170	966	4	107	4	294	0	343	110	1,100	0
KENT																
Camden	68	0	0	0	68	0	0	0	0	0	0	0	0	0	0	0
Dover	5	5	12	1	14	16	14	1	6	4	52	0	19	16	159	0
Harrington	0	1	0	0	0	1	1	0	0	0	0	0	0	0	2	0
Milford (K)	0	0	0	0	0	0	146	0	0	0	0	0	0	0	2	0
Smyrna	0	0	6	0	0	1	10	0	0	0	2	1	0	23	11	7
County Balance	3	1	24	0	16	17	76	9	2	1	23	2	17	6	156	8
COUNTY TOTAL	76	7	42	1	98	35	247	10	8	5	77	3	36	45	330	15
SUSSEX																
Bethany	0	0	42	0	0	0	99	0	0	0	45	0	0	0	175	0
Bethel	-	-	-	-	-	-	-	-	0	0	0	0	0	0	2	0
Blades	-	-	-	-	-	-	-	-	0	0	0	0	0	0	2	0
Bridgeville	-	-	-	-	-	-	-	-	0	0	0	0	0	0	1	0
Dagsboro	-	-	-	-	-	-	-	-	0	0	0	0	1	0	0	0
Delmar	-	-	-	-	-	-	-	-	0	0	0	0	2	0	0	0
Dewey Beach	-	-	-	-	-	-	-	-	2	0	0	0	0	0	38	0
Fenwick Island	-	-	-	-	-	-	-	-	0	0	1	0	0	0	3	0
Georgetown	0	0	2	0	0	0	5	1	0	0	0	0	0	0	5	0
Greenwood	-	-	-	-	-	-	-	-	0	0	6	0	0	0	6	0
Henlopen Acres	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0
Laurel	0	0	7	0	0	102	7	0	0	0	2	0	0	0	5	0
Lewes	0	0	2	0	1	0	6	0	1	0	85	0	3	0	141	1
Milford (S)	1	0	1	0	1	0	4	0	0	0	2	0	1	0	9	0
Millsboro	0	0	0	0	0	0	25	0	0	0	1	0	0	0	2	0
Milton	0	0	0	0	0	0	2	0	0	0	0	0	0	0	2	0
Ocean View	-	-	-	-	-	-	-	-	0	0	5	0	0	0	16	0
Rehoboth	1	0	5	0	1	0	73	0	0	0	0	0	0	0	9	0
Seaford	0	0	2	0	0	0	125	0	0	0	0	0	0	1	2	0
Selbyville	-	-	-	-	-	-	-	-	0	0	31	0	0	0	34	0
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	-	-	-	-	-	-	-	-	0	0	39	0	0	0	39	0
County Balance	3	2	201	6	13	11	453	14	2	4	46	1	27	6	773	9
COUNTY TOTAL	5	2	262	6	16	113	799	15	5	4	263	1	34	7	1,264	10
STATEWIDE TOTAL	238	21	412	7	559	318	2,012	29	120	13	634	4	413	162	2,694	25

CHART 7: REHABILITATION HOUSING (UNITS AND COST)
$000

LOCATION	1982				1983			
	4th QTR.		TOTAL		4th QTR.		TOTAL	
	UNITS	COST	UNITS	COST	UNITS	COST	UNITS	COST
NEW CASTLE								
Bellefonte	0	0	0	0	0	0	0	0
Elsmere	3	24	22	114	4	28	6	88
New Castle	7	102	25	269	0	0	0	0
Newark	0	0	0	0	9	101	24	305
Newport	-	-	-	-	0	0	0	0
Odessa	-	-	-	-	0	0	1	14
Wilmington	120	2,502	598	8,252	46	776	244	3,027
County Balance	25	305	218	2,892	33	407	127	1,432
COUNTY TOTAL	155	2,933	863	11,284	92	1,311	402	4,875
KENT								
Camden	-	-	-	-	0	0	0	0
Dover	9	81	31	298	8	159	30	271
Harrington	1	6	3	34	0	0	0	0
Milford (K)	0	0	3	30	1	15	1	15
Smyrna	0	0	4	16	0	0	2	29
County Balance	13	376	65	907	13	172	62	724
COUNTY TOTAL	23	463	106	1,285	22	346	95	1,139
SUSSEX								
Bethany	0	0	2	47	0	0	0	0
Bethel	-	-	-	-	0	0	1	15
Blades	-	-	-	-	1	8	2	18
Bridgeville	-	-	-	-	1	10	1	10
Dagsboro	-	-	-	-	0	0	0	0
Delmar	-	-	-	-	0	0	0	0
Dewey Beach	-	-	-	-	0	0	0	0
Fenwick Island	-	-	-	-	0	0	0	0
Georgetown	7	42	28	134	0	0	2	21
Greenwood	-	-	-	-	0	0	0	0
Henlopen Acres	-	-	-	-	1	50	1	50
Laurel	0	0	24	55	0	0	4	25
Lewes	2	32	12	129	7	133	13	244
Milford (S)	0	0	4	51	1	7	2	17
Millsboro	2	84	7	125	4	31	19	92
Milton	1	24	2	34	0	0	0	0
Ocean View	-	-	-	-	1	20	3	85
Rehoboth	13	224	38	459	8	198	18	390
Seaford	2	16	5	52	2	36	14	186
Selbyville	-	-	-	-	0	0	1	10
Slaughter Beach	-	-	-	-	-	-	-	-
South Bethany	-	-	-	-	2*	28	2	28
County Balance	1	10	56	1,062	0	0	0	0
COUNTY TOTAL	28	432	178	2,148	28	521	87	1,221
STATEWIDE	206	3,828	1,147	14,718	142	2,178	582	7,225

*permits issued from June through December, 1983

CHART 8: RESIDENTIAL DEMOLITIONS AND CERTIFICATES OF OCCUPANCY

LOCATION	NUMBER OF UNITS DEMOLISHED				NUMBER OF OCCUPANCY PERMITS			
	1982		1983		1982		1983	
	4th QTR.	TOTAL	4th QTR.	TOTAL	4th QTR.	TOTAL	4th QTR.	TOTAL
NEW CASTLE								
Bellefonte	0	0	0	0	0	0	0	0
Elsmere	0	0	0	1	0	0	0	0
New Castle	3	4	0	0	1	3	2	2
Newark	0	0	1	7	0	0	0	3
Newport	-	-	0	0	-	-	0	0
Odessa	-	-	0	0	-	-	0	0
Wilmington	19	82	15	28	57	224	60	235
County Balance	1	44	8	34	225	741	397	1,351
COUNTY TOTAL	23	130	24	70	283	968	459	1,591
KENT								
Camden	-	-	0	0	-	-	0	0
Dover	0	0	0	0	3	28	57	98
Harrington	2	5	1	9	0	0	1	1
Milford (K)	0	1	0	0	0	0	1	147
Smyrna	0	0	1	8	8	9	2	9
County Balance	3	34	6	42	13	55	43	129
COUNTY TOTAL	5	40	8	59	24	92	104	384
SUSSEX								
Bethany	0	0	0	0	21	117	33	155
Bethel	-	-	0	0	-	-	0	0
Blades	-	-	0	0	-	-	0	1
Bridgeville	-	-	0	7	-	-	0	0
Dagsboro	-	-	0	0	-	-	0	0
Delmar	-	-	0	1	-	-	0	1
Dewey Beach	-	-	0	4	-	-	0	5
Fenwick Island	-	-	0	0	-	-	0	0
Georgetown	0	3	0	0	1	3	1	3
Greenwood	-	-	0	0	-	-	0	0
Henlopen Acres	-	-	0	0	-	-	0	0
Laurel	4	5	1	2	2	3	0	8
Lewes	0	0	0	2	5	6	2	3
Milford (S)	0	2	0	1	0	4	2	4
Millsboro	0	0	0	1	0	0	0	2
Milton	0	0	0	0	0	0	0	0
Ocean View	-	-	0	1	-	-	1	7
Rehoboth	5	17	5	11	32	60	1	33
Seaford	2	5	0	3	0	0	0	122
Selbyville	-	-	0	0	-	-	0	0
Slaughter Beach	-	-	-	0	-	-	-	-
South Bethany	-	-	0	0	-	-	39*	43
County Balance	0	2	0	0	29	254	169	394
COUNTY TOTAL	11	34	6	33	90	447	248	881
STATEWIDE	39	204	38	162	397	1,507	811	2,756

*Includes permits issued in June through December, 1983.

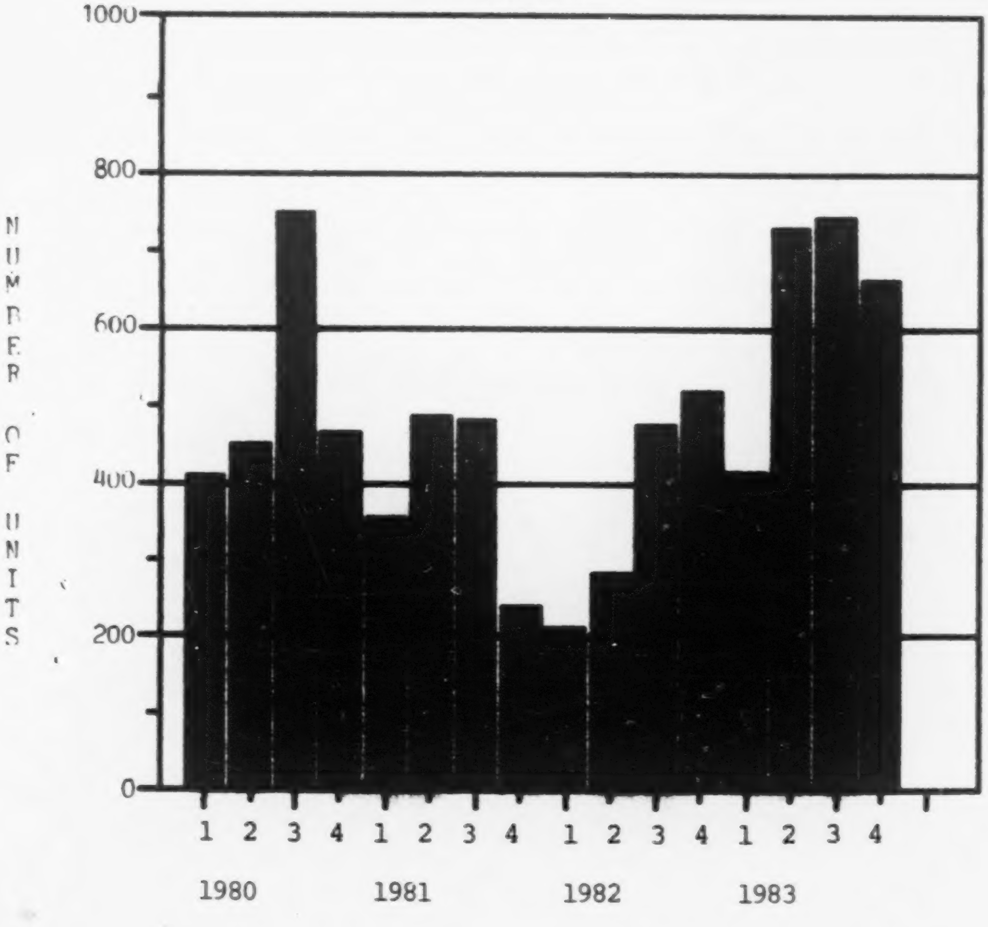
APPENDIX B

GRAPHS OF SINGLE FAMILY HOUSING PRODUCTION

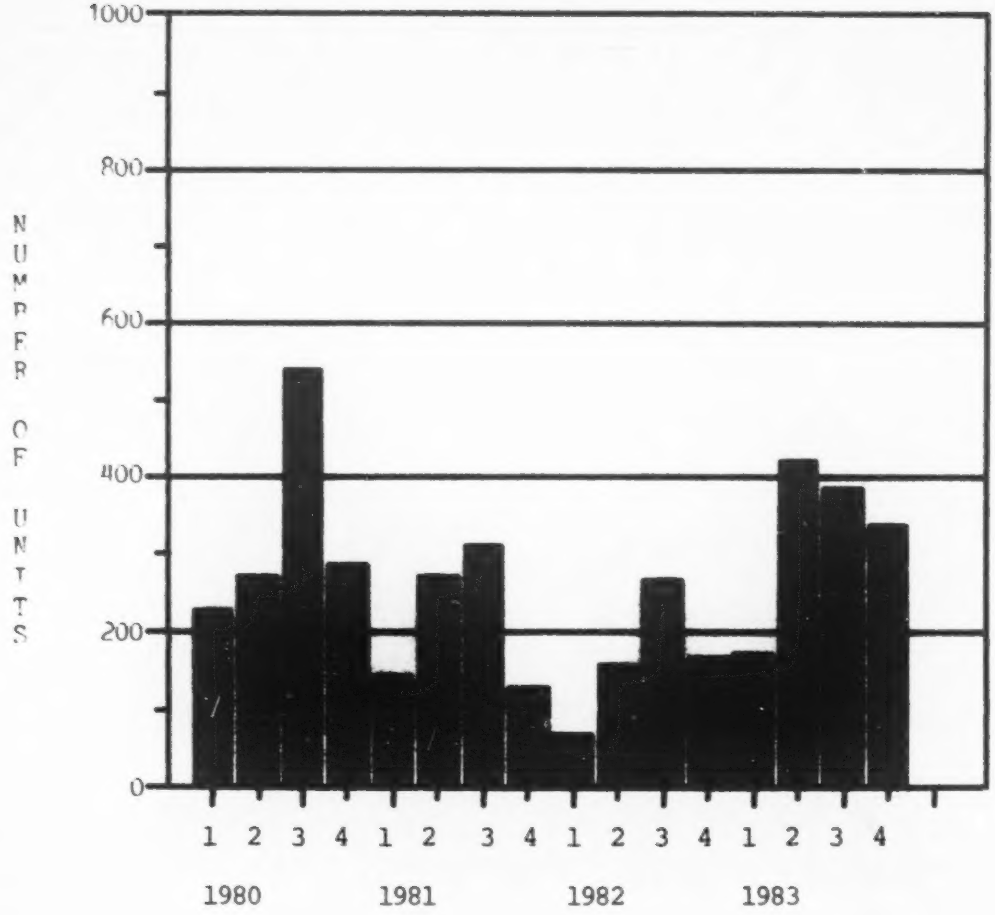
1980 - 1983

(BY QUARTER)

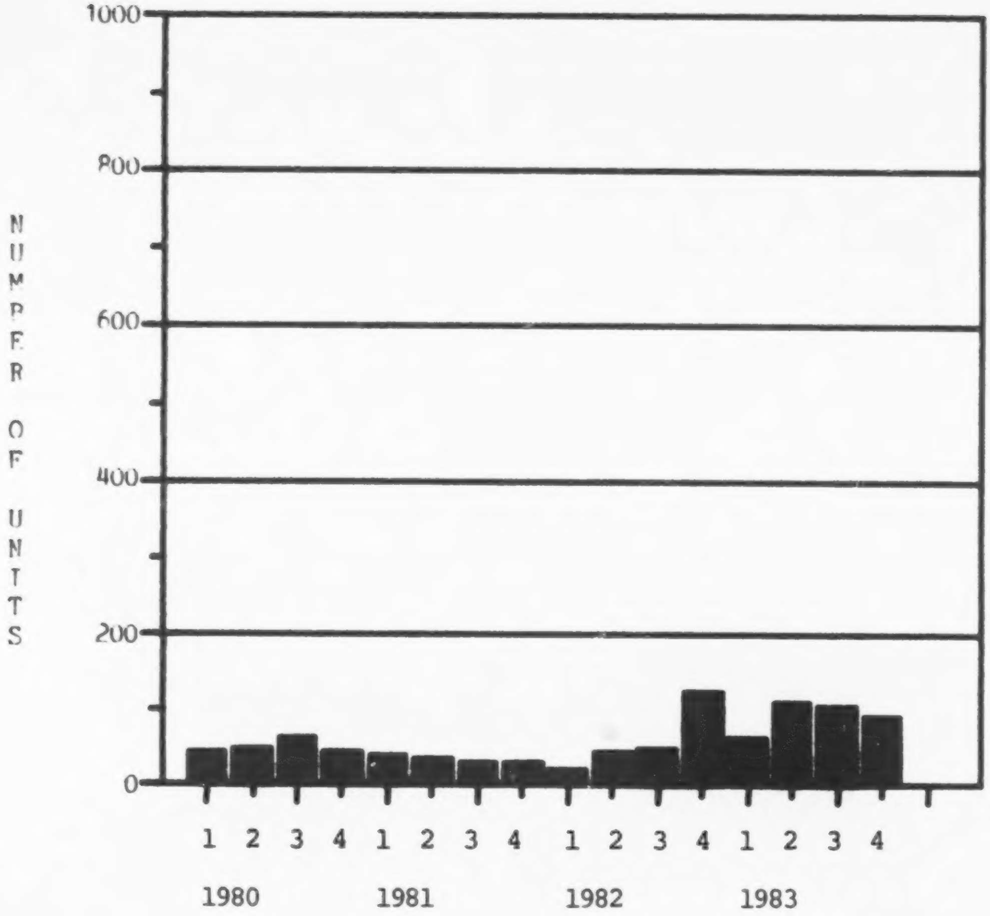
SINGLE FAMILY
HOUSING PRODUCTION
STATEWIDE
BY QUARTER



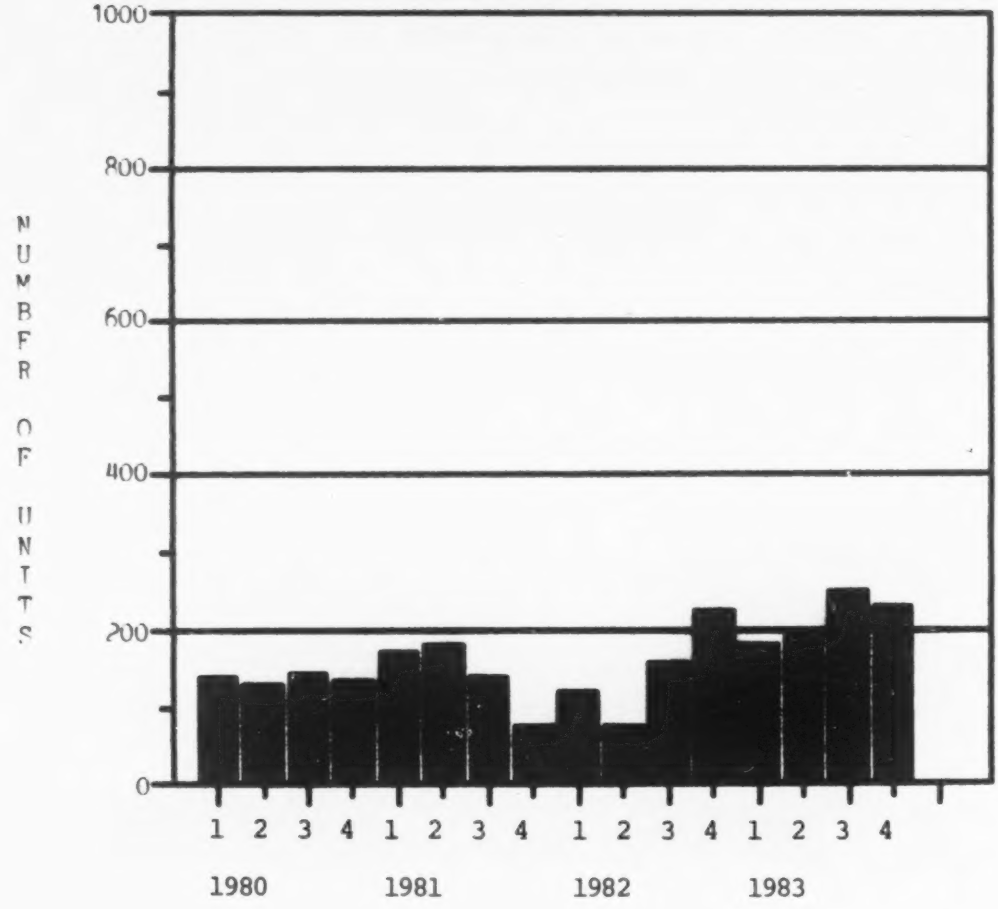
SINGLE FAMILY
HOUSING PRODUCTION
NEW CASTLE COUNTY
BY QUARTER



SINGLE FAMILY
HOUSING PRODUCTION
KENT COUNTY
BY QUARTER



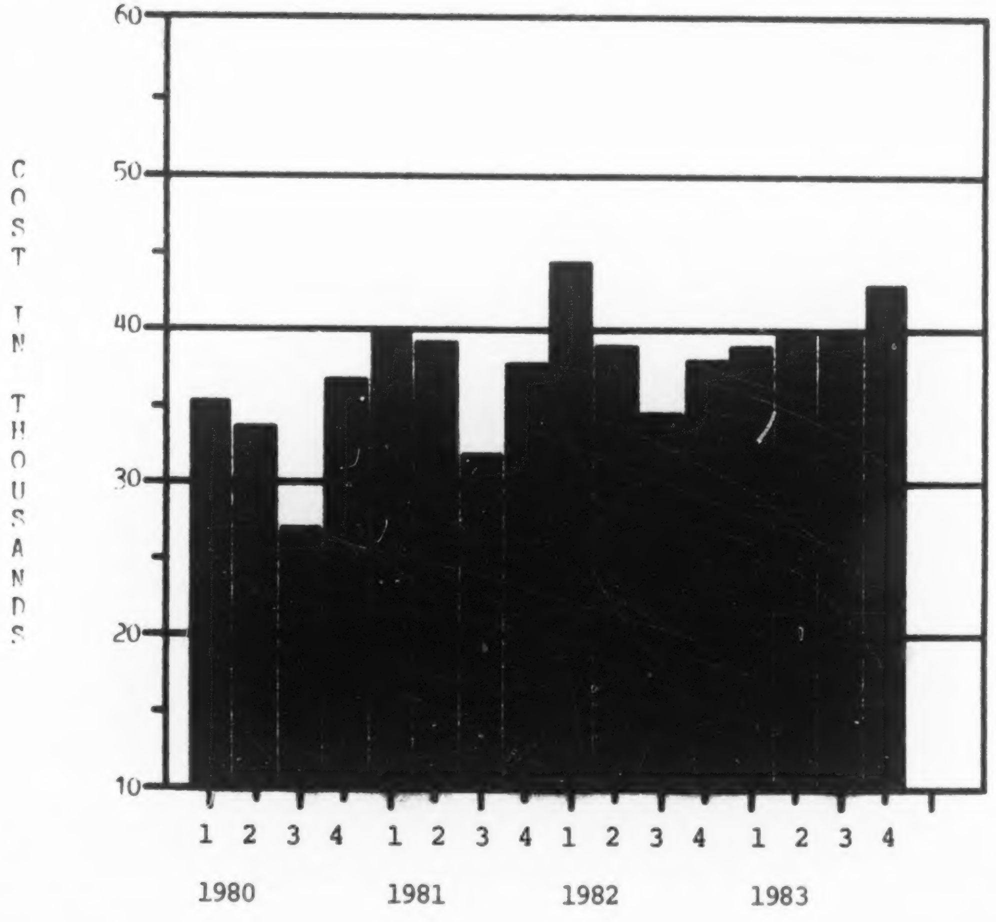
SINGLE FAMILY
HOUSING PRODUCTION
SUSSEX COUNTY
BY QUARTER



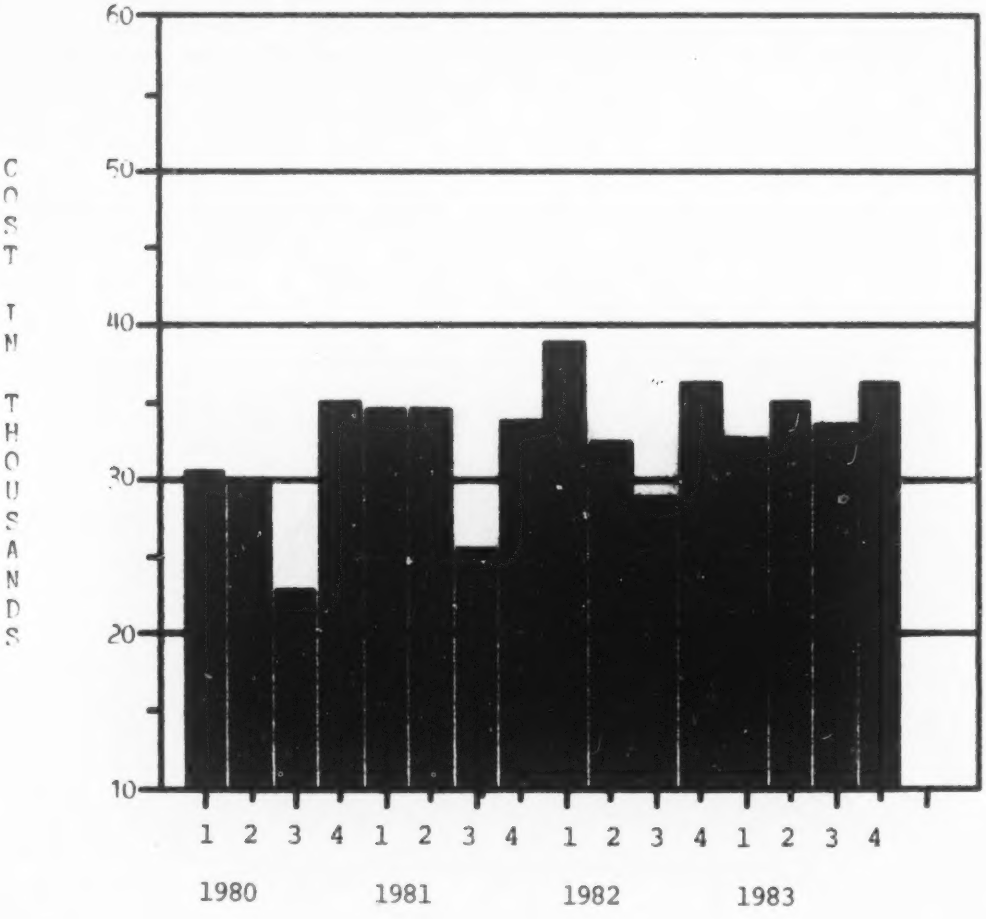
APPENDIX C

AVERAGE BUILDERS' COST
OF A SINGLE FAMILY HOME
1980 - 1983
(BY QUARTER)

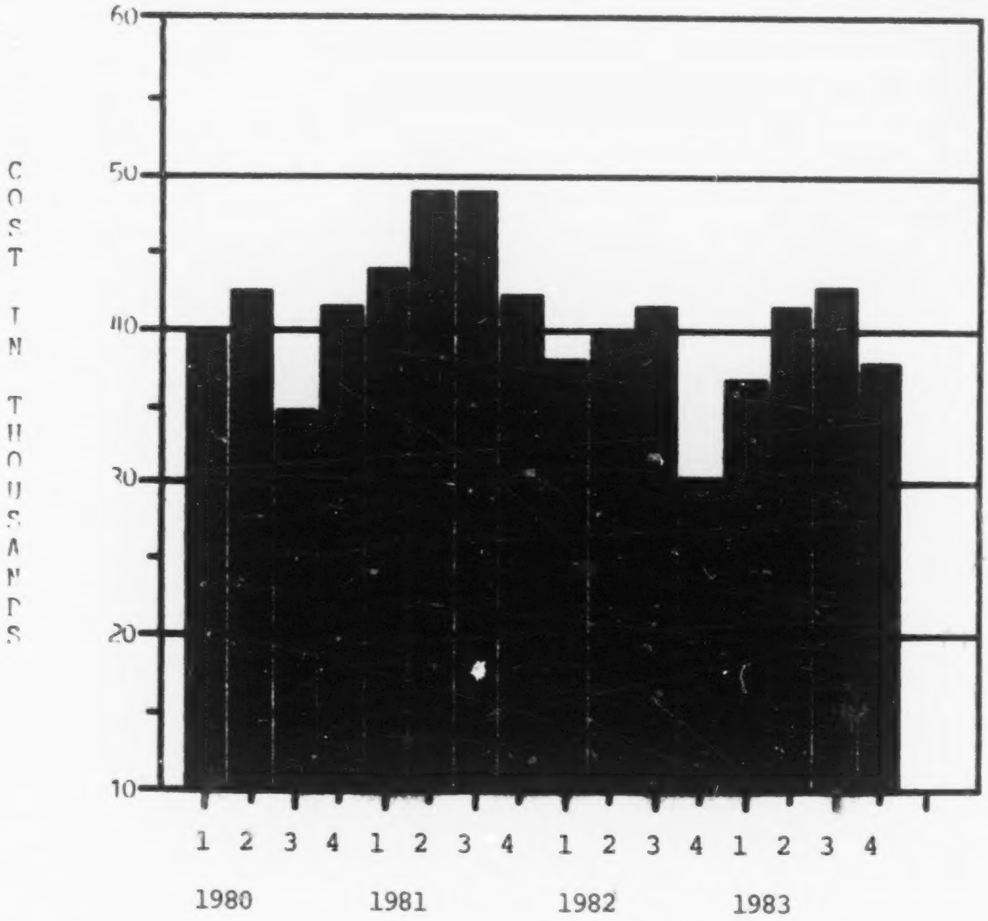
AVERAGE BUILDERS' COST FOR A
SINGLE FAMILY HOME
STATEWIDE
BY QUARTER



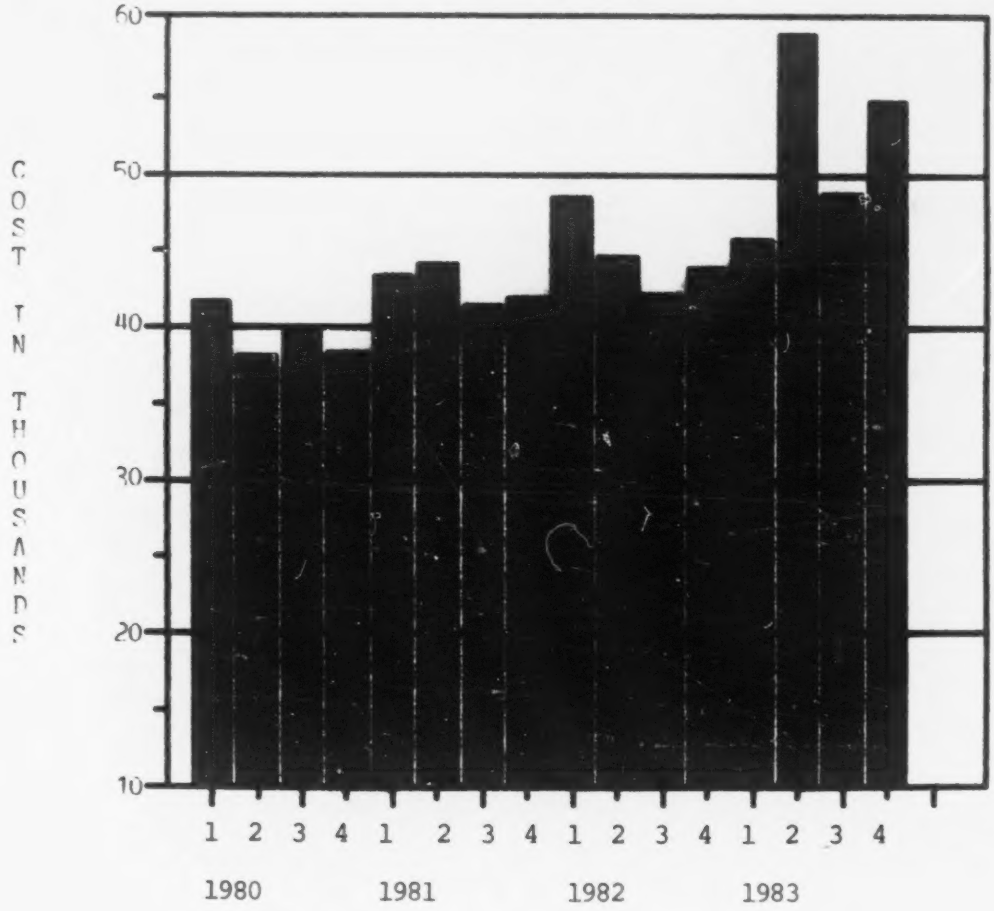
AVERAGE BUILDERS' COST FOR A
SINGLE FAMILY HOME
NEW CASTLE COUNTY
BY QUARTER



AVERAGE BUILDERS' COST FOR A
SINGLE FAMILY HOME
KENT COUNTY
BY QUARTER



AVERAGE BUILDERS' COST FOR A
SINGLE FAMILY HOME
SUSSEX COUNTY
BY QUARTER



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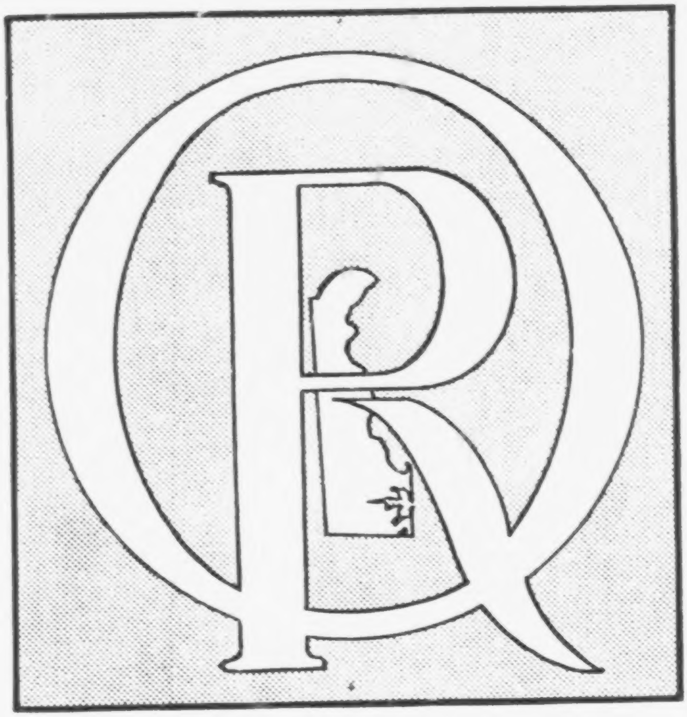
FIRST QUARTER, 1984

QUARTERLY REVIEW



HOUSING PRODUCTION IN DELAWARE

STATE OF DELAWARE
DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
AND
DELAWARE STATE HOUSING AUTHORITY

The cooperation of local building permit offices in supplying data for this report is gratefully acknowledged.

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QUARTERLY REVIEW

OF

HOUSING PRODUCTION

IN

DELAWARE

FIRST QUARTER, 1984

BY: Gail Brown
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18 The Green
Dover, Delaware 19901

April, 1984

FOREWORD

Delaware's housing production volume in the 1984 First Quarter of 1,136 units -- the best first quarter in 11 years -- portends a steady continuance of the good recovery well underway by the State's housing industry.

More than half of the total, (598) were single family homes, 270 were multi-family units, and 268 were mobile homes. New Castle County recorded the most single family units (329); Sussex County the most multi-family units (229); and Kent County the most mobile homes (184).

The feature article in our Spring issue of the Quarterly Review, written by staff member David Sorber, is complex and technical but important and timely with respect to foreclosure relief legislation pending in the General Assembly.

Robert S. Moyer

ROBERT S. MOYER
State Director of Housing
and Community Development

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By: David C. Sorber
Single Family Program Coordinator
Delaware State Housing Authority

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INTRODUCTION

This report presents housing activity in Delaware for the first quarter of 1984. Included are data on the number of new housing units authorized by building permit, construction costs, the number of mobile and manufactured homes, details on unit composition, as well as data on rehabilitated housing units and residential demolitions.

Information herein relates only to new housing units intended for occupancy on a housekeeping basis. The figures are actual totals accumulated from authorized building permits recorded by various jurisdictions and compiled by the Delaware State Housing Authority. Excluded from the data are hotels, motels and other group residential structures, as well as seasonal units. However, to keep track of total housing construction in Delaware, the Delaware State Housing Authority is now counting new housing units initially intended as a second home but which are being constructed for eventual conversion to a year-round retirement home. During the first quarter, 1984, 108 additional units began construction which are presently classified as seasonal housing structures. There is no profile data on these type units in the Quarterly Review.

Although the data relates to permit issuance rather than actual housing starts, permits are prompt, accurate indicators of construction activity. The United States Bureau of Census states that approximately 98-99 percent of all authorized construction is eventually undertaken. So, for simplification, permit issuance is expressed as "starts".

The feature article this quarter is entitled "Mortgage Foreclosure Relief: A Discussion of Recent Trends and Pending Delaware Legislation", by David C. Sorber, Single Family Program Coordinator for the Delaware State Housing Authority. The pros and cons of H.B. 446, introduced this past January 26 by Representative Sills, are addressed as they affect the State's budget, individual homeowners in financial difficulty and mortgage lenders. Mr. Sorber has thoroughly analyzed the impact of this legislation on the operations of the Delaware State Housing Authority because it is now the second largest holder of residential mortgage loans in Delaware.

Building Permit Jurisdictions

New Castle and Kent County's building permit systems cover all unincorporated areas within their respective boundaries plus those areas without permit systems. Those towns and municipalities having permit laws are counted as separate entries within their counties. An exception is the Town of Milford which straddles the borders for Kent and Sussex Counties. Therefore, Milford's data is counted in the county containing the building activity.

Sussex County includes all municipalities in its building permit system, so it is necessary to adjust the total in order to avoid double-counting.

Definitions

Housing Unit - defined for the purpose of this report, a housing unit consists of a room or group of rooms intended for occupancy as separate year-round living quarters by a family, group of unrelated people living together or a person living alone.

In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Migratory, seasonal and vacation housing have been omitted.

Single Family Unit - one family free-standing home and townhouses or row houses intended to be sold.

Multi-Family Units - a building occupied by more than one family all sharing a common area of land (i.e. condominiums, apartments and townhouses intended to be rented.)

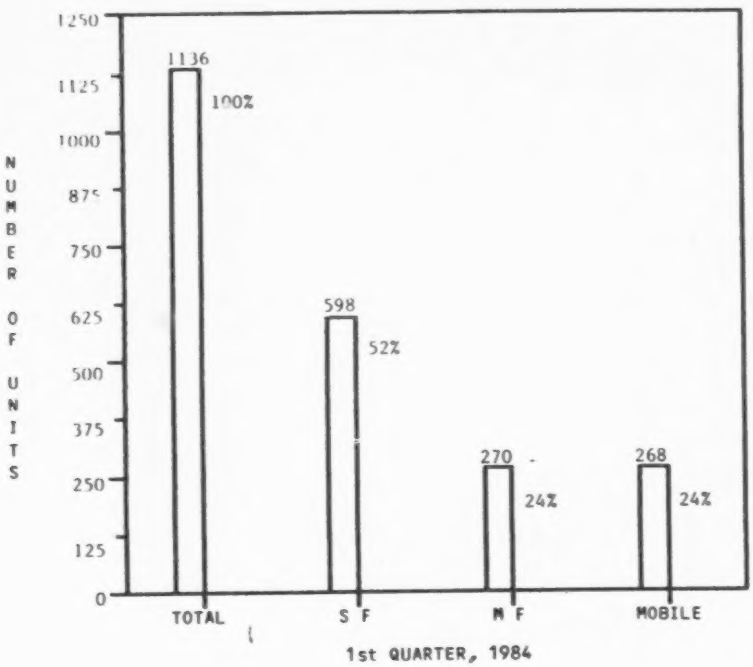
Chart 7 presents enumeration on substantial rehabilitation as taken from building permits. Additions and alterations containing three of the following four elements constitute substantial rehabilitation: electrical, heating, plumbing or structural work.

HOUSING PRODUCTION FIRST QUARTER, 1984

STATEWIDE

Housing starts in Delaware during 1984's first quarter totalled 1,136 units making this quarter's production level the best first quarter in 11 years. Although new residential activity this quarter is down just 28 units from last quarter, it is 54% better than construction recorded one year ago this time. Both single family construction and mobile home sales dropped 9% and 32% this quarter from last, while multi-family starts (primarily condominiums in Sussex County) more than doubled figures reported for the end of last year.

HOUSING PRODUCTION IN DELAWARE



More than half of the State's single family growth continues to occur in New Castle County, while Sussex County acquired 85% of all new multi-family housing. Sixty nine percent (69%) of new mobile homes titled this quarter are situated in Kent County.

Of the 598 single family units begun during January, February and March, 55 were specifically identified as manufactured homes. Sussex County recorded 27, Kent County 21, and New Castle County granted permits for 7. The majority were manufactured by Nanticoke Homes of Greenwood.

COUNTY DATA

New on-site single family houses begun in New Castle County this quarter (329) fell just seven units from last quarter but are nearly double single family starts a year ago. Considerable single family residential construction was noted in the Buckley, Porter Square, Dutch Neck Farms, Valley Woods, Pennwood, Caravel Farms, Bon Ayre and Glasgow Pines subdivisions in unincorporated County areas. The planned 94-unit Lakecroft development also began this quarter situated off Rt. 7 near Bear, Delaware.

Multi-family activity in Delaware's northern county has been minimal over the past year, and this quarter only 11 units were recorded, most of which again are in the Stonegates Retirement Community in Greenville.

Housing construction on-site in Kent County totalled 104 units this quarter, up just 11 units from fourth quarter, 1983 figures but nearly double new residential construction this time last year. Single family construction totalled 74 units with notable continued activity in the northwestern section of the City of Dover. The remaining units are at scattered locations throughout unincorporated areas of the county. Phase II of Generals Green, an apartment complex near Dover Air Force Base, comprise the 30 multi-family units begun this quarter. This time last year, no multi-family activity was recorded.

Single and multi-family on-site housing starts in Sussex County totalled 424 units this quarter -- nearly half the State's on-site construction figure -- and is up 55% and 89% from units begun last quarter and in 1983's first quarter. In view of construction moratoriums in several coastal towns, the major portion of single family construction is taking place in unincorporated county areas. Multi-family starts this quarter totalled 229, of which 104 are designated as condominiums to expand the Sea Colony resort community. Scattered site condominiums likewise dominate the remaining portion of new multi-family units in Sussex County.

MOBILE HOME ACTIVITY

The State's Division of Motor Vehicles reports new mobile homes titled during January, February and March, 1984 totalled 268, a 32% drop from sales last quarter but 19% above mobile home activity a year ago. Sales this quarter again were highest in Kent County (184). New mobile homes titled in New Castle and Sussex Counties tallied 2 and 82, a 5 and 96 unit decrease from sales last quarter. Specified data for the past year by County and quarter is included in Housing Data Charts 1 A, B and C.

CONSTRUCTION COSTS

Reported from building permits; costs of land, architectural services, engineering, financing and other professional fees are not included.

TOTAL COSTS

The 868 units of on-site housing construction started this quarter generated a total permit value construction cost of $33,875,215, a mere 2% increase over the $33,145,196 recorded last quarter for 771 new housing units. Statewide single family total costs for the 598 units this quarter amounted to $22,997,855 down just 19% from last quarter. The 270 multi-family units started this quarter are valued at $10,877,360 in total construction costs, more than double fourth quarter, 1983 costs for 111 units.

Compared to housing construction dollars generated one year ago, this quarter's total on-site costs are 79% better than the $18,904,583 recorded for 1983's first quarter. Total construction costs by county and unit type for this quarter, as compared to last quarter and the comparable first quarter, 1983 are shown in Table I.

TABLE I

Single Family Production

	1st Qtr. 1984	4th Qtr. 1983	1st Qtr. 1983
New Castle Co.	$10,325,948	$12,140,583	$ 5,665,275
Kent Co.	3,253,311	3,515,965	2,349,789
Sussex Co.	9,418,596	12,626,048	8,224,962

Multi-Family Production

	1st Qtr. 1984	4th Qtr. 1983	1st Qtr. 1983
New Castle Co.	$ 715,000	$ 3,547,000	$ 1,075,557
Kent Co.	564,000	0	0
Sussex Co.	9,598,360	1,315,600	2,664,557

AVERAGE COSTS

Statewide average housing construction costs this quarter for on-site units dropped 9% per unit to $39,027 from last quarter figures, but is nearly $2,000 per unit greater than average new home costs one year ago. The decrease in average unit costs this quarter is realized in both single and multi-family on-site construction. The average construction cost for a single family unit this quarter is $38,458, $4,394 less than costs per unit in the preceding quarter but is just $535 less per unit than 1983's first quarter records. The statewide per-unit construction cost of a multi-family apartment this quarter is $40,287 down $3,520 from costs reported last quarter but is 42% above costs reported in the first quarter last year.

New average single family construction costs were lowest again in New Castle County this quarter with an average of $31,386 per unit, a $4,747 drop from last quarter and $1,361 down from like costs one year ago. The average cost for a new single family home in Kent County increased 16% to $43,964 from fourth quarter, 1984 costs and is 20% higher than per unit costs reported for the first quarter last year. Sussex County continues to have the highest cost per unit with $48,300 calculated for a single family home this quarter, 6% above similar costs one year ago, but down 12% from last quarter comparable costs.

Average construction costs this quarter by housing unit type and county as compared to last quarter and 1983's first quarter are shown in Table II below.

TABLE II

Single Family Units

	1st Qtr. 1984	4th Qtr. 1983	1st Qtr. 1983
New Castle Co.	$31,386	$36,133	$32,747
Kent Co.	43,964	37,807	36,715
Sussex Co.	48,300	54,658	45,694

Multi-Family Units

	1st Qtr. 1984	4th Qtr. 1983	1st Qtr. 1983
New Castle Co.	$65,000	$51,406	$21,511
Kent Co.	18,800	0	0
Sussex Co.	41,914	31,324	36,114

UNIT PROFILE

Housing data charts 4,5 and 6 detail statistics gathered from building permits with regard to the planned number of bedrooms, square feet of living space and the type of heat selected per unit.

Of the 868 new housing units for which construction started during the first quarter, 1984, the majority (38%) were again for single family homes designed with three bedrooms. The two-bedroom single family home demand dropped slightly this quarter to 173 units (29%) of the total. A two-bedroom floor plan also remained the favorite for a new multi-family condominium unit this quarter. The breakdowns of bedroom mix per unit type this quarter compared to one year earlier are shown in Table III below.

TABLE III

# Bedrooms	Single Family		Multi-Family	
	1984 1st Qtr.	1983 1st. Qtr.	1984 1st Qtr.	1983 1st. Qtr.
1	1%	0%	13%	26%
2	29%	32%	51%	46%
3	54%	50%	33%	28%
4+	16%	18%	3%	0%

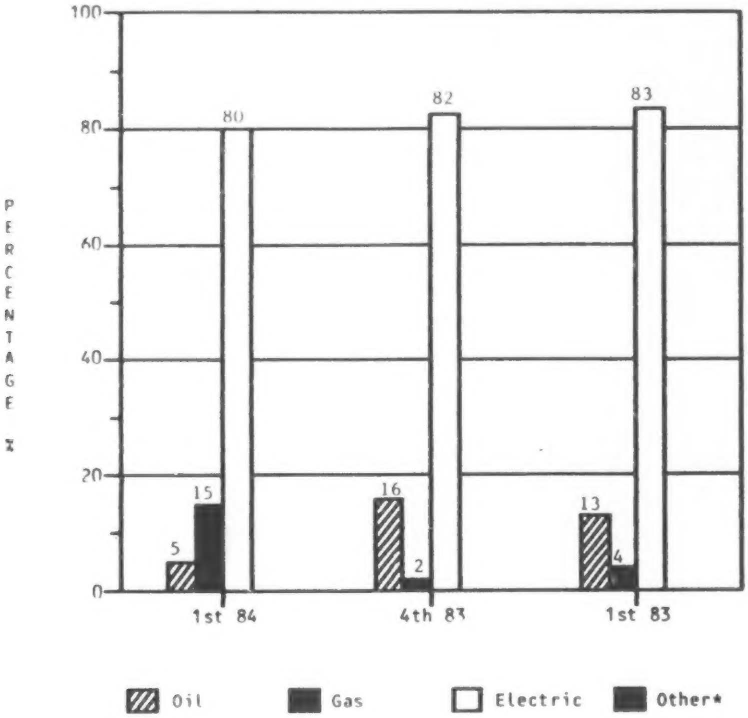
Due to heavy condominium construction in Sussex County this quarter, the mid-sized unit (containing between 1,000 and 1,500 square feet) constituted 49% of all on-site residential activity. The larger home, 1500+ square feet, claimed 37% (318 units) of the total with the traditional majority located in New Castle

County. The remaining 124 new units (14%) are primarily situated in New Castle County also.

The distribution of heating sources for on-site residential construction this quarter, compared to last quarter and the comparable first quarter of 1983 is shown in Figure 2 below.

Fig. 2

1st Qtr., 1984 FUEL COMPARISON



Electric heat (primarily via a heat pump) remains the most favored heat source in Delaware, but this quarter saw a drop of 2% in popularity and preferences for gas heat rose 13% over last quarter figures. The remaining number of new homes (5%) will be heated by oil.

Thirty seven (37) of the 40 new units to be heated by oil and 112 (84%) of all new homes to be heated with gas are situated in New Castle County. Sixty percent (60%) of the total on-site new units to be heated by electricity are in Sussex County, but electric heat is the dominant source in each Delaware county.

In summary, the most popular new housing unit begun during January, February and March, 1984, is a three bedroom single family home containing between 1,000 and 1,500 square feet of living space and heated by an electric heat pump.

REHABILITATED HOUSING

Home modifications or improvements for which permits have been issued range from adding a bathroom, bedroom or family room to substantial rehabilitation of a fire-damaged unit. Alterations and additions to existing housing units in Delaware this quarter totalled 239 at a total cost of $3,314,480 averaging $13,868 per unit.

Housing renovation work this quarter increased 68% over last quarter and is 39 units more than recorded one year ago. The average unit costs this quarter fell $1,469 per home, but Delawareans are spending $1,230 more per unit than average renovation/modification costs this quarter last year. The majority of home improvements this quarter occurred in the City of Wilmington, New Castle County. Numerous communities in Kent and Sussex Counties continue using Community Development Block Grant funds to finance housing rehabilitation work in their jurisdictions.

FEDERAL ASSISTANCE

Federal assistance in the form of direct loans, subsidies, mortgage insurance or mortgage guarantees for newly constructed homes in Delaware during the first quarter this year were extended to 20 units, 15 homes less than last quarter and less than half the number of insured units this time a year earlier.

FmHA and FHA have each insured nine new homes this quarter, and the Veterans Administration has guaranteed financing to the remaining three single family units.

NATIONAL HOUSING PICTURE

Unlike new residential activity in Delaware this quarter, according to the U.S. Commerce Department, new home construction fell to a seasonally adjusted annual rate of 1.64 million units by the end of March, down from 2.23 million units in February. Hindered by late winter storms, new housing construction fell 26.6 percent in March and set new records that Department reports.

Actual permits issued across the Country show 371,900 housing starts for the first three months this year, up 15% more than last year. Housing starts in the northeast dropped much more steeply than the whole Country. National economists predict interest rates will rise to 15-16% this year, but 1.8 million housing starts are still forecast for 1984 compared to the 1.7 million in 1983.

QUARTERLY FEATURE

MORTGAGE FORECLOSURE RELIEF: A DISCUSSION OF RECENT TRENDS AND PENDING DELAWARE LEGISLATION (H.B. 446)

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MORTGAGE FORECLOSURE RELIEF: A DISCUSSION OF RECENT TRENDS AND PENDING DELAWARE LEGISLATION

Introduction

As result of the worst economic recession in over forty years, mortgage defaults are running at record levels both nationally and locally. Nationwide, it is estimated that 0.67% of all mortgage loans are in foreclosure. While only about one-quarter of all foreclosures result in families losing their homes, this still amounts to tens of thousands of families across the nation. In Delaware, about 150 owner-occupied homes are lost each year as a result of sheriff's sales, and deeds in lieu of foreclosure.

The hardships suffered by these families has prompted calls for government action of some kind to assist people in these straits. Such action may be taken by the local, state, or federal governments. Foreclosure relief legislation can take one of three forms:

(1) A moratorium on foreclosure sales, with no compensation to lenders;

(2) A moratorium on foreclosure sales, with the government paying the lender some or all of the payments due;

(3) A program where the government purchases delinquent mortgage loans, paying the lender in full for principal and accrued interest.

The recent foreclosure moratoriums in Pittsburgh and Philadelphia are examples of the first type of relief measure. The legislation enacted last Christmas in Pennsylvania is an example of the second type of program. The FHA assignment program, which the U.S. Department of Housing and Urban Development has been running since 1975 is an example of the third type of program.

In order to understand the impact of such programs and legislation on the borrowers, lenders, and whole mortgage lending system, we must first examine the basis and recent directions of mortgage lending.

The Mortgage System

The word mortgage comes to us from medieval French, and means, roughly, "the dead hand". While title and use of the property reside with the homeowner, the lender has a lien, or a "dead hand" on the property to ensure that the loan is repaid. A mortgage is technically not a loan but security for a loan. When a person purchases a house, he executes a note, which represents his promise to repay the money borrowed, and a mortgage, by which he pledges his property as security for that loan.

The reasons people default on their obligations vary. Probably the most common cause is divorce. A loan is made based on two incomes. But when one spouse moves out, they lose interest in making the payments on their estranged spouse's residence. Foreclosure, or the threat of foreclosure, is often required to jolt couples to their senses, and come to a quick property settlement.

When a loan goes into default, both borrower and lender have a number of options they may pursue to cure the default. Since a common cause of mortgage loan delinquencies is unemployment, the best way for the borrower to deal with the problem is to find another job. This comment is not as flippant as it sounds. Because of the lead times built into the system, there are at least six months between the date a person loses his job and the loan being placed in foreclosure status. Another six months or more can elapse between the start of foreclosure proceedings and the sheriff's sale. Thus, if a person can find a new job or go back to his old one within a year, he stands an excellent chance of keeping his home. Typically, an arrangement is made with the mortgage lender for one and a half to two payments a month to be made, so that the loan becomes current over a year's time or so.

Since, even in the terrible recession that we are now emerging from, the average duration of unemployment is only two to four months, the vast majority of loan delinquencies are resolved in the fashion described.

Other options open to the homeowner who finds that he cannot afford his payments are to sell or rent the property. These alternatives are more attractive to people who have had their property for several years, and thus are more likely to have substantial equity built up, or mortgages written at lower interest rates and with payments lower than the prevailing area rents. Sometimes, these sales or leases can be on a concessionary basis to friends or relatives who are able to afford the payments.

Failing the sale or rental of the property, the borrower may file for bankruptcy under the provisions of either Chapters 7 or 13. Chapter 7 is traditional bankruptcy, with the borrower's assets liquidated to settle as many of the borrower's debts as possible. As a secured creditor, the mortgage lender is entitled to be paid off in full to the extent that the value of the property permits. The second bankruptcy option, Chapter 13, is also known as the wage earners plan. This is designed for people who have many debts, reasonably steady income, and who can repay those debts if they can be stretched out over a longer term. While the bankruptcy system can be exploited and abused by unscrupulous borrowers, it is an established, legal attempt to accommodate the needs and rights of both borrowers and lenders.

The mortgage system as it now stands is a flexibile and carefully balanced structure and set of rules that balances and reconciles the rights of borrowers with those of lenders. Any legislation which proposes to change the system should thus be carefully evaluated to determine how it would alter this delicate balance, and what side effects this altered balance will cause.

The Role of the Delaware State Housing Authority in the Mortgage Market

The Delaware State Housing Authority is the second largest holder of residential mortgage loans in the state of Delaware. Since 1968, it has financed the purchase, construction, or rehabilitation of 4,100 single-family homes and 4,600 apartments around the state.

The agency's single family mortgage program was launched in 1979. The program's purpose was to enable low and moderate income families who had been priced out of the market by high interest rates become homeowners with the help of a below-market interest rate mortgage loan. The loan money was raised by the Authority's sale of $233 million in mortgage-backed tax-exempt revenue bonds. The debt service on the bonds is paid by the mortgage payments of the borrowers, along with the earnings of certain reserve funds.

It is important to note that since the Authority must pay the principal and interest on the bonds according to a rigid schedule, it does not have the same flexibility to grant forebearance that banks and savings and loans have. The trust indenture and mortgage pool insurance policies limit the agency's discretion still further. The trust indenture is an agreement between the Authority and the trustee bank (which represents the bondholders), under which DSHA pledges to abide by certain standards. One of these promises is to take no action that would endanger the financial interests of the bondholders. In contrast, a bank or thrift has few legal limits placed on their discretion in dealing with problem loans. There are no tie-ins between their assets (The loans) and their liabilities (their deposits), as there is at DSHA.

The mortgage pool insurance is another feature unique to tax-exempt bond issues. Under it, a private mortgage insurance company insures DSHA against loan losses not covered by other mortgage insurance policies, up to an aggregate limit of 10%-20% of the amount of the loan portfolio. A standard requirement of the policies is that mortgage foreclosure be pursued in a timely fashion on each delinquent loan.

The typical DSHA borrower is 28 years old, married, with one child. He is a blue-collar worker, and between his full-time job and his wife's part-time employment, has an annual income of $20,000 a year. They used Authority financing to purchase their first home at a cost of $41,800. Because they were first-time buyers, they were only able to put down $2,800, or 7% of the purchase price. Because DSHA's average borrower is young and of moderate income, he is much more likely to suffer unemployment than the average homeowner. And because of his age, recent purchase of a home, and small children to raise, his savings are minimal. His age is an advantage, though, when it comes to finding a new job, because he is much more willing to change fields or relocate than the typical older worker.

Due to these factors, and the unseasoned nature of the Authority's mortgage portfolio (defaults are most likely to occur in the first five years of a loan's term), DSHA's delinquency rate is above both the national and state averages. But because of the layers of mortgage insurance, DSHA has never sufferred a loss on a mortgage foreclosure.

The Impact of Proposed Foreclosure Relief Measures

The first and simplest form of foreclosure relief to be granted in this recession has been a simple stay of sheriff's sales. Such actions have been taken by local officials in areas that are hard-hit by unemployment, often without legislative authorization. While such moratoriums are compassionate, they are imposed with little or no regard for their legal or financial ramifications. Some moratoriums apply only to owner-occupied dwellings; some are blanket actions that protect investors, speculators, and slumlords along with individual homeowners.

Until the courts rule otherwise, such moratoriums represent an unconstitutional impairment of the obligations of contracts. They are a unilateral, after the fact revision of a contract between the borrower and the lender. They deprive the lender of something (the principal and interest due to him) without any compensation from the government.

But what if the lender is offered compensation? Would that make foreclosure-relief constitutional? Maybe. It could if the compensation offered was adequate and timely.

This is the thrust of H.B. 446, introduced on January 26, 1984 by Representative James Sills of Wilmington. Under Mr. Sill's proposal, the Department of Community Affairs would administer a newly created "Homeowner's Emergency Mortgage Assistance Fund". The fund would be financed by the proceeds of the state real estate transfer tax, plus a start-up appropiation of $1 million. These funds would total $13.1 million in the upcoming fiscal year.

Any owner-occupant of a one or two unit property, who is suffering financial hardship due to circumstances beyond the borrower's control (not necessarily unemployment), and who is ninety days or more delinquent and threatened with foreclosure, may apply for assistance from the fund. If the Secretary of Community Affairs determines that there is a reasonable prospect that the borrower will be able to resume payments within three years, the fund will pay the difference between the regular monthly payment, plus utilities, and 35% of the borrower's net effective (after-tax) income. The first assistance payment would include enough money to pay the delinquent installments and legal expenses, but not any late charges.

The bill's phrase "circumstances beyond the homeowner's control" can include divorce, separation, abandonment, over-borrowing, and increases in monthly payments due to increases in the interest rates of a borrower's obligations. (An adjustable-rate mortgage, for example.)

While the bill is not clear on this point, it is presumed that if the borrower fails to pay his share of the mortgage payment each month, the lender could resume foreclosure. As it stands, the bill seems to forbid the lender to charge late charges, even if the borrower relapses into deliquency.

The bill places no income restrictions or asset tests upon the homeowners participating in the program. The borrower may receive assistance even if he has substantial assets besides his home, such as investment property or a vacation home.

The draft bill puts strict time limits on the application and approval process, requiring lenders to give borrowers 45 days notice prior to any foreclosure filings, giving them a chance to apply for assistance, and requiring the Department of Community Affairs to approve or disapprove applications within thirty days. These deadlines represent a substantial improvement over the processing times of up to a year encountered in the federal programs such as the FHA assignment program.

Let us examine what this program would mean to the typical DSHA borrower who becomes unemployed and is forced to rely solely on his wife's income of $100 a week after taxes, and unemployment compensation of $125 a week. This borrower sees his gross income fall by 43%, and his net decline by 36%.

Monthly Income and Expenses of a Typical DSHA Borrower

	Before Unemployment	After Unemployment	With Program
After-tax Income	$1,400	$900	$ 900
Suvsidy	0	0	235
Total	$1,400	$900	$1,135
Expenses:			
Mortgage	$ 450	$ 0	$ 450
Other debts	100	100	100
Utilities	100	100	100
Living expenses	700	700	485
Savings	50	0	0
Total	$1,400	$900	$1,135

There are a couple of assumptions that underly this analysis. Some of these are:

(1) That most of DSHA's borrowers do not have savings sufficient to enable them to maintain their prior standard of living through a period of prolonged unemployment;

(2) That, given a choice between feeding their family and paying their mortgage, most borrowers will choose the former;

(3) And in choosing among creditors to pay, the borrower pays first those who can cut him off immediately from something he needs. This means that the electric and phone bills get paid first, since utilities can be cut off on a few days notice. Installment debts come next, since automobiles can be repossessed or charge privileges revoked without legal proceedings. Since foreclosure is a slow process at best, (and the proposed legislation would make foreclosure difficult or impossible), the mortgage payment is the lowest priority, the last expense to be paid.

(4) Thus, even with a subsidy program in place, the average borrower would still have severe difficulty in making his mortgage payments.

The problem stems from the fact that the average family has fixed costs, such as installment loan payments, which are based on their previous income level. When the family's income drops, payment of these fixed expenses, and payment of 35% of their reduced income for housing may not leave enough money to cover basic living expenses.

Even if all goes well, after three years of assistance, our typical borrower would have a second mortgage against his house for $11,500 plus accrued interest. Thus, he would have $50,000 in liens against a property he paid $41,800 to purchase. While the property probably appreciated somewhat in value, this appreciation is offset by the costs that would have to be recovered from a sale, such as realty commissions and transfer taxes.

Under these circumstances, it would be in the economic self interest of the borrower to abandon the property. The mortgage holder could acquire the house, wiping out the lien of the government. Or, the government could pay off the first mortgage, and take title to the property.

The program proposed in the legislation is thus a bad deal to the borrower because it delays the adjustments that are necessary in times of financial hardship and reduces the incentives to trim housing and living expenses. Because it is structured as a loan program, it creates a heavy burden which the borrower will find difficult to deal with even after he is re-employed.

Perhaps the best way to explain the problem is to say that we may be doing the unemployed no favor by offering to loan them government money with no questions asked.

From the mortgage lender's viewpoint, the proposed program is a bad deal as well. While it does promise a government subsidy for mortgage payments (sort of like a food stamp program for financial institutions) the compensation proposed is inadequate compared to the costs the program would impose.

The first effect the program would have is to tell all borrowers that mortgage payments were optional, since foreclosures were halted by the new state program. Delinquency rates would skyrocket, and there would be nothing the lenders could do about it. DSHA projects that thirty to ninety day delinquencies could double, and foreclosure cases could triple.

Such a dramatic increase in loan deliquencies would impose substantial costs on mortgage lenders. The reduced cashflow would hurt, and collection staff and expenses would have to be increased. A tripling of deliquencies, for example, would increase the amount of payments owed to DSHA but unpaid from $200,000 to $600,000.

A further cause for concern is the adverse impact the new law would have on DSHA's mortgage prepayment experience. The first three DSHA single-family bond issues were structured under the assumption of receiving loan payoffs at a rate equal to 75% of the 1957-1978 experience on FHA-insured mortgages. With interest rates as high as they have been in the past several years, prepayments have dropped drastically. For 1982, for example, DSHA projected prepayments of $3.9 million. Actual payoffs were $2.9 million, and the million-dollar shortfall had to be made up out of the program's surplus.

In the critical early years of a bond issue, a significant fraction of the prepayments are actually due to mortgage foreclosures. Stopping such foreclosures would reduce prepayments by perhaps $500,000 a year.

The lower interest rates we have seen since late 1982 have done much to ease the prepayments drought. It is nevertheless a cause for much concern that the interaction of higher interest rates, reduced prepayments, and foreclosure-relief legislation could hurt the program's cashflows so much that DSHA could be forced to tap the mortgage or debt service reserve funds, and call on the state's moral obligation pledge, in order to pay principal and interest on the bonds as they come due.

Such cashflow problems would have an adverse impact on the credit ratings of the various single-family bond issues. If reserve funds are being tapped to pay debt service, it would be difficult to maintain the Aa/A plus ratings on the bond issues. Rating downgrades cost the agency, the State, and the bondholders heavily, in the form of reduced market value for the existing bonds, higher interest costs on new bond issues, and unfavorable publicity in the financial community.

As it stands, the proposed legislation could have a severe, adverse impact on almost all types of mortgage-backed securities. Investors who purchase whole loans would be hurt by the accumulation of delinquent principal and interest. Investors in mortgage-backed bonds would see the issuers of such securities forced to tap the various security features, such as insurance, reserve funds, or letters of credit, in order to pay principal and interest on the bonds when it was due. The market value of the bonds could be hurt by the cloud over the creditworthiness of such issues, and the downgrading of the bond ratings. Investors in guaranteed pass-throughs would be hurt by the drop-off in prepayments, which reduces their effective yield.

Even worse off would be the issuers of such guaranteed pass-through securities. For example, under the Ginnie Mae system, the servicer must repurchase delinquent loans and substitute a current loan. If delinquency rates doubled or tripled, many of the lightly-capitalized mortgage banking firms who are the major issuers of such securities could find themselves hard-pressed to meet their obligations. Other local guarantors, such as WSFS ($150 million in Federal Home Loan Mortgage Corporation guaranteed securities issued), would be in a similar position.

The most distressing thing of all to consider is what the law would do to investor's confidence and willingness to invest their money in mortgage-backed securities. Enactment of this type of legislation would say to investors that their money was subject to political risk as well as economic and financial risk, that payment of principal and interest could be delayed or denied by federal legislation. The years of effort to persuade investors such as pension funds and insurance companies that housing is a safe and prudent investment would all be for naught.

Specific Questions and Concerns

Aside from these broad and general problems posed by the proposal, some specific concerns and questions raised by the legislation are:

(1) What is considered financial hardship beyond the borrower's control? Does divorce, separation, or abandonment make a person eligible for the program? What about over-borrowing, with excessive indebtedness forcing a borrower into default? The bill should define eligibility more narrowly.

(2) The bill should permit the program administrator to apply an assets test to potential beneficiaries of the program. The administrator should be able to require the sale of investment properties or the liquidation of savings or investments before a borrower is accepted into the program.

(3) The requirement that the borrower have a reasonable prospect of resuming payments places the program's administrator in a dilemma. It is those borrowers who have the worst prospects who most need the assistance of the program. The borrowers with the best prospects generally can convince the lenders to let them go on a repayment plan. If the requirement is strictly enforced, the money will be targeted towards those who need it the least, while the hardest cases are rejected.

(4) The bill is silent on the subject of junior liens against the property. Would the program make payments on second or third mortgage loans? Would junior lienholders still be able to institute foreclosure? What would stop the borrower from borrowing more money while he is in the program? The proposal to place a lien against the property for the amount of the assistance helps, but would still not protect the state against new borrowings against a pre-existing lien, or against a junior lienholder triggering a sheriff's sale. The solution to this problem is to incorporate into the bill a provision for the program administrator to record a notice at the Recorder of Deeds, stating that no lien against the property may be recorded after the date of the notice, and that new advances would not be secured under existing liens.

(5) The abrogation of late charges mandated in S.2125(b) may represent an unconstitutional impairment of contracts.

(6) The limitation of eligibility to one or two unit properties is inconsistent with the industry standard of one to four unit properties being considered as a category.

(7) The 45-day notice specified in S.2127(a) is inconsistent with industry practice of thirty-day notice periods.

(8) The Secretary's power to forego paying hazard and mortgage insurance, as outlined in S.2129, Section 4 of the draft bill, is unwise and could expose lenders and borrowers to heavy risks. What would happen if a house burned down whose insurance had lapsed because the state would not pay the insurance premium, and forbid the lender from paying it and recouping the expense under the terms of the mortgage? It is suggested that this section be deleted. If the Fund runs short of money, the Secretary should request money from the General Fund, or should have the power to turn down requests for assistance.

(9) The bill should make it clear that the Secretary may draw on the Assistance Fund to pay the administrative expenses of the program.

(10) The bill should specify that borrowers who have filed bankruptcy under either Chapter 7 or 13 are not eligible for participation in the program, since there are numerous legal and programmatic conflicts between the proposed program and the bankruptcy laws.

(11) The bill specifies a maximum loan term of thirty years in setting eligibility for the program. There are some forty year residential mortgage loans outstanding that this provision would make ineligible.

(12) The bill does not give the Secretary the authority to refuse to subordinate the state's lien on the assisted property. In the absence of such authority, borrowers could abuse the program by taking out second mortgage loans for any purpose, and such loans would have priority over the state's loan.

(13) The requirement that interest earnings on the balances in the fund be paid to the Fund, and not to the State's General Fund, represents a signifigant deviation from current state financial practice.

(14) The proposal should make it clear that foreclosures may proceed if the borrower fails to apply for assistance within the 45-day notice period. As written, the bill creates a catch-22, since foreclosure is stopped until the borrower applies. If the borrower refuses to apply, foreclosure is stopped indefinitely.

(15) The bill fails to specify that excess money in the Fund may be transferred to the General Fund. As written, money would pile up in the Fund for four years, until the program was terminated.

Mortgage Assignment

A reasonable alternative to mortgage payment assistance would be the creation of a state program similar to the FHA assignment program. Under such a program, the government would purchase delinquent loans from lenders if they were satisfied that the delinquency was due to circumstances beyond the homeowner's control. The lender would be protected because he would be paid all principal, interest, and escrow monies due to him.

Once the state acquires the mortgage loan, it would recast the obligation into something the borrower could afford. The administering agency would have the power to require the borrower to re-structure his finances in order to remain in the program. The interest rate on the loan, and thus the payments would be adjusted annually as the borrower's financial situation changed. Of course, the contract interest rate would represent the highest rate that could be set. It is anticipated that the minimum payment would cover taxes, hazard and mortgage insurance. Eventually, the loan would be sold back to the private sector, and the proceeds of the sale would flow to the Assistance Fund.

From the government's point of view, the major drawback to this concept is its initial cost. The average case assisted under the original proposal would cost $11,000 over three years. The average case under a mortgage assignment program would cost about $45,000. Over the long run, mortgage assignment would not be as costly, since it is estimated that 80-90% or so of the outlays would be recovered, as opposed to recoveries of 0-30% of monies paid out as mortgage assistance.

The net cost of the assistance would thus be the discount needed to sell the loan, less any interest earned on the mortgage loans. The great advantage the Fund has is that the Fund does not need to earn interest on the loans in order to pay depositors or bondholders. It is presumed that mortgage insurance would remain in force on the loans, and that the state would thus be protected against losses due to defaults.

While this proposal is workable, the General Assembly should think hard about whether such a program is a reasonable expenditure of public funds, and whether middle-class homeowners are more deserving of housing assistance than low-income renters. It can be argued $12 million, which is more than the state has ever spent on housing before, would be better used to construct apartments for poor people.

The Cost of Mortgage Foreclosure Relief

Currently, about 150 families lose their homes in Delaware each year as a result of foreclosure sales or deeds in lieu of foreclosure. A state mortgage assistance program would clearly be the first choice of a delinquent borrower. Since for every home that is sold at sheriff's sale, there are three that are rescued by other means (bankruptcy, repayment plans, sale or rental, borrowing from family), there are now about 600 families a year who are eligible to apply. The anticipated doubling or tripling of the delinquency rate would boost the annual volume of applications to between 1,200 and 1,800. If we assume that we reject one-half to two-thirds of the applicants, we will thus qualify the approximately 600 families who are now threatened with the loss of their homes.

Taking the average DSHA borrower as an example of the typical program applicant, we find an average mortgage payment of $450 a month, and a projected assistance payment of $235 a month. Because of the lags built into the system, the program's initial outlay upon accepting the borrower will be for seven mortgage payments, and total $3,150. Checks for $235 a month would follow thereafter. Based on these averages, the projected outlays in FY 1985 under H.B. 446 are as follows:

Initial payments: 600 cases at $3,150 each	$1,890,000
Regular payments: 600 cases for 12 months at $235/month	1,692,000
Administrative expenses	400,000
Total	$3,982,000

The administration of the program would require at least six new staff in the Division of Housing. When this expense is added to the anticipated legal and appraisal expenses of the program, an overhead budget of $400,000 a year seems a reasonable estimate.

While the proposal anticipates recovery of the assistance payments, the program as structured can expect to see very little of its money return. Property abandonment, foreclosures, and bankruptcy all offer ways for borrowers to escape their obligation to repay the money.

Conclusion

The position of the Delaware State Housing Authority is that foreclosure relief legislation should be very carefully designed and implemented. Any foreclosure relief enacted should balance the needs of borrowers with the need to maintain the integrity of the state's mortgage finance system.

The prospects for H.B. 446 in the Delaware General Assembly are cloudy at this point. A public hearing on the bill was held in Wilmington before the House Community Affairs Committee on Tuesday, March 6, and was attended by fewer than ten people. Factors working in the bill's favor are the recent surge in state revenue, and the precedent set by the State's recent unsecured loan of $1 million to Phoenix Steel Corporation.

On the other hand, the bill as written would divert almost 2% of the State's General Fund revenues into the Homeowner's Emergency Assistance Fund. The budget-writing Joint Finance Committee has, to the best of the author's knowledge, not taken this expenditure into account in setting either the Fiscal 1984 or 1985 budgets.

With the General Assembly set to return to session on May 1, the bill's sponsors have two months in which to obtain passage, since adjournment is scheduled for June 30.

April 25, 1984

APPENDIX A

HOUSING DATA CHARTS

1 - 8

NEW CASTLE COUNTY

CHART 1-A: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	1st QTR.	2nd QTR.	3rd QTR.	4th QTR	1983 TOTAL	1984 1st QTR.	YEAR TO DATE
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	0	3	3
	M-F	0	5	0	0	5	0	0
Newark	S-F	1	1	10	8	20	17	17
	M-F	50	0	0	0	50	0	0
Newport	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Odessa	S-F	0	0	0	0	0	-	-
	M-F	0	0	0	0	0	-	-
Wilmington	S-F	7	12	11	11	41	19	19
	M-F	0	0	0	0	0	0	0
New Castle Co. Balance	S-F	165	408	367	317	1,257	290	290
	M-F	0	44	67	69	180	11	11
New Castle Co. Total On-Site Activity	S-F	173	421	388	336	1,318	329	329
	M-F	50	49	67	69	235	11	11
	Total	223	470	455	405	1,553	340	340
County Mobile Home Sales		23	37	25	7	92	2	2
TOTAL COUNTY PRODUCTION		246	507	480	412	1,645	342	342

KENT COUNTY

CHART 1-B: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR	YEAR TO DATE
Camden	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Dover	S-F	26	61	45	62	194	22	22
	M-F	0	0	0	0	0	0	0
Harrington	S-F	0	1	1	0	2	0	0
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	1	0	1	0	2	0	0
	M-F	0	0	0	0	0	0	0
Smyrna	S-F	7	2	8	3	20	6	6
	M-F	0	21	0	0	21	0	0
Kent County Balance	S-F	30	49	50	28	157	46	46
	M-F	0	0	30	0	30	30	30
Kent County Total On-Site Activity	S-F	64	113	105	93	375	74	74
	M-F	0	21	30	0	51	30	30
	Total	64	134	135	93	426	104	104
County Mobile Home Sales		100	190	197	208	695	184	184
TOTAL COUNTY PRODUCTION		164	324	332	301	1,121	288	288

SUSSEX COUNTY

CHART 1-C: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	YEAR TO DATE
Bethany	S-F	46	50	34	45	175	-	-
	M-F	0	0	0	0	0	-	-
Bethel	S-F	1	0	1	0	2	0	0
	M-F	0	0	0	0	0	0	0
Blades	S-F	2	0	0	0	2	0	0
	M-F	0	0	0	0	0	0	0
Bridgeville	S-F	0	0	1	0	1	0	0
	M-F	0	0	0	0	0	0	0
Dagsboro	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Delmar	S-F	0	1	0	0	1	0	0
	M-F	0	0	0	0	0	0	0
Dewey Beach	S-F	0	0	28	2	30	0	0
	M-F	0	10	0	0	10	0	0
Fenwick Island	S-F	0	1	1	1	3	4	4
	M-F	0	0	0	0	0	0	0
Georgetown	S-F	1	1	3	0	5	0	0
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	6	6	0	0
Henlopen Acres	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Laurel	S-F	1	2	0	2	5	1	1
	M-F	0	0	0	0	0	0	0
Lewes	S-F	1	2	43	86	132	2	2
	M-F	0	0	13	0	13	0	0
Milford (S)	S-F	0	4	4	2	10	3	3
	M-F	0	0	0	0	0	0	0
Millsboro	S-F	0	1	0	1	2	2	2
	M-F	0	0	0	0	0	0	0
Milton	S-F	1	1	0	0	2	0	0
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	3	1	6	5	15	2	2
	M-F	0	0	0	0	0	0	0
Rehoboth	S-F	1	7	1	0	9	0	0
	M-F	0	0	0	0	0	0	0
Seaford	S-F	0	1	2	0	3	4	4
	M-F	0	0	0	0	0	0	0
Selbyville	S-F	0	2	1	1	4	2	2
	M-F	0	0	0	30	30	0	0
Slaughter Beach	S-F	0	-	-	-	-	-	-
	M-F	0	-	-	-	-	-	-
South Bethany	S-F	0	-	-	39*	39	27	27
	M-F	0	-	-	0	0	0	0
Sussex County Balance	S-F	123	120	125	47	415	148	148
	M-F	44	122	228	6	400	229	229
Sussex County Total On-Site Activity	S-F	180	195	250	231	856	195	195
	M-F	44	132	241	42	459	229	229
	Total	224	327	491	273	1,315	424	424
County Mobile Home Sales		102	243	215	178	738	82	82
TOTAL COUNTY PRODUCTION		326	570	706	451	2,053	506	506
STATEWIDE HOUSING PRODUCTION	S-F	417	729	743	660	2,549	598	598
	M-F	94	202	338	111	745	270	270
	Total	511	931	1,081	771	3,294	868	868
	M-H	225	470	437	393	1,525	268	268
	TOTAL	736	1,401	1,518	1,164	4,819	1,136	1,136

CHART 2-A: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

NEW CASTLE COUNTY

LOCATION	STRUCTURE	1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	YEAR TO DATE
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	0	190,000	190,000
	M-F	0	250,000	0	0	250,000	0	0
Newark	S-F	70,000	32,000	268,400	184,702	555,102	492,000	492,000
	M-F	1,075,557	0	0	0	1,075,557	0	0
Newport	S-F	0	0	-	0	0	0	0
	M-F	0	0	-	0	0	0	0
Odessa	S-F	0	0	-	0	0	-	-
	M-F	0	0	-	0	0	-	-
Wilmington	S-F	370,000	310,000	643,000	395,000	1,718,000	680,000	680,000
	M-F	0	0	0	0	0	0	0
New Castle Co. Balance	S-F	5,225,275	14,337,485	12,107,905	11,560,881	43,231,546	8,963,948	8,963,948
	M-F	0	1,060,000	4,096,000	3,547,000	8,703,000	715,000	715,000
New Castle Co. TOTAL	S-F	5,665,275	14,679,485	13,019,305	12,140,583	45,504,648	10,325,948	10,325,948
	M-F	1,075,557	1,310,000	4,096,000	3,547,000	10,028,557	715,000	715,000
	TOTAL	6,740,832	15,989,485	17,115,305	15,687,583	55,533,205	11,040,948	11,040,948

CHART 2-B: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

KENT COUNTY

LOCATION	STRUCTURE	1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	YEAR TO DATE
Camden	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Dover	S-F	758,000	1,729,000	1,747,179	1,789,000	6,023,179	646,000	646,000
	M-F	0	0	0	0	0	0	0
Harrington	S-F	0	35,500	35,000	0	68,500	0	0
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	34,000	0	35,000	0	69,000	0	0
	M-F	0	0	0	0	0	0	0
Smyrna	S-F	225,120	298,000	182,520	208,040	913,680	233,060	233,060
	M-F	0	749,000	0	0	749,000	0	0
Kent County Balance	S-F	1,332,669	2,628,318	2,479,903	1,518,925	7,959,815	2,374,251	2,374,251
	M-F	0	0	750,000	0	750,000	564,000	564,000
Kent County TOTAL	S-F	2,349,789	4,688,818	4,479,602	3,515,965	15,034,174	3,253,311	3,253,311
	M-F	0	749,000	750,000	0	1,499,000	564,000	564,000
	TOTAL	2,349,789	5,437,818	5,229,602	3,515,965	16,533,174	3,817,311	3,817,311

CHART 2-C: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

SUSSEX COUNTY

LOCATION	STRUCTURE	1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	YEAR TO DATE
Bethany	S-F	2,110,922	2,457,195	1,689,000	2,116,911	8,374,128	-	-
	M-F	0	0	0	0	0	-	-
Bethel	S-F	35,000	0	36,900	0	71,900	0	0
	M-F	0	0	0	0	0	0	0
Blades	S-F	48,010	0	0	0	48,010	0	0
	M-F	0	0	0	0	0	0	0
Bridgeville	S-F	0	0	65,000	0	65,000	0	0
	M-F	0	0	0	0	0	0	0
Dagsboro	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Delmar	S-F	0	35,000	0	0	35,000	0	0
	M-F	0	0	0	0	0	0	0
Dewey Beach	S-F	0	0	980,000	97,000	1,077,000	0	0
	M-F	0	103,000	0	0	103,000	0	0
Fenwick Island	S-F	0	46,000	58,750	48,500	153,250	256,000	256,000
	M-F	0	0	0	0	0	0	0
Georgetown	S-F	49,000	33,900	109,000	0	191,900	0	0
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	140,000	140,000	0	0
Henlopen Acres	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Laurel	S-F	33,300	67,600	0	162,410	263,310	33,600	33,600
	M-F	0	0	0	0	0	0	0
Lewes	S-F	54,350	105,000	2,491,485	4,180,600	6,831,435	80,000	80,000
	M-F	0	0	330,000	0	330,000	0	0
Milford (S)	S-F	0	184,500	136,000	67,000	387,500	231,225	231,225
	M-F	0	0	0	0	0	0	0
Millsboro	S-F	0	42,559	0	83,000	125,559	83,000	83,000
	M-F	0	0	0	0	0	0	0
Milton	S-F	73,000	30,000	0	0	103,000	0	0
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	154,515	79,500	324,185	224,000	782,200	96,000	96,000
	M-F	0	0	0	0	0	0	0
Rehoboth	S-F	83,000	354,910	92,675	0	530,585	0	0
	M-F	0	0	0	0	0	0	0
Seaford	S-F	0	25,000	91,000	0	116,000	169,955	169,955
	M-F	0	0	0	0	0	0	0
Selbyville	S-F	0	117,600	54,635	85,000	257,235	110,400	110,400
	M-F	0	0	0	775,600	775,600	0	0
Slaughter Beach	S-F	0	-	-	-	-	-	-
	M-F	0	-	-	-	-	-	-
South Bethany	S-F	0	-	-	2,079,350	2,079,350	1,589,177	1,589,177
	M-F	0	-	-	0	0	0	0
Sussex County Balance	S-F	5,679,390	6,149,849	6,063,273	3,482,277	21,374,789	6,769,239	6,769,239
	M-F	1,589,000	3,883,672	8,227,600	400,000	14,100,272	9,598,360	9,598,360
Sussex County TOTAL	S-F	8,224,962	9,728,613	12,191,903	12,626,048	43,771,526	9,418,596	9,418,596
	M-F	1,589,000	3,986,672	8,557,600	1,315,600	15,448,872	9,598,360	9,598,360
	TOTAL	9,813,962	13,715,285	20,749,503	13,941,648	58,220,398	19,016,956	19,016,956
STATEWIDE	S-F	16,240,026	29,096,916	29,690,810	28,282,596	103,310,348	22,997,855	22,997,855
	M-F	2,664,557	6,045,672	13,403,600	4,862,600	26,976,429	10,877,360	10,877,360
	TOTAL	18,904,583	35,142,588	43,094,410	33,145,196	130,286,777	33,875,215	33,875,215

CHART 3-A: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
NEW CASTLE COUNTY

LOCATION	STRUCTURE	1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	YEAR TO DATE
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	0	63,333	63,333
	M-F	0	50,000	0	0	50,000	0	0
Newark	S-F	70,000	32,000	26,840	23,088	27,755	28,941	28,941
	M-F	21,511	0	0	0	21,511	0	0
Newport	S-F	–	0	–	0	0	0	0
	M-F	–	0	–	0	0	0	0
Odessa	S-F	–	0	–	0	0	–	–
	M-F	–	0	–	0	0	–	–
Wilmington	S-F	52,827	25,833	58,455	35,909	41,902	35,789	35,789
	M-F	0	0	0	0	0	0	0
New Castle Co. Balance	S-F	31,668	35,141	32,992	36,470	34,393	30,910	30,910
	M-F	0	24,091	61,134	51,406	48,350	65,000	65,000
New Castle Co. TOTAL	S-F	32,747	34,868	33,555	36,133	34,526	31,386	31,386
	M-F	21,511	26,735	61,134	51,406	42,675	65,000	65,000
	TOTAL	30,228	34,020	37,617	38,735	35,759	32,473	32,473

CHART 3-B: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
KENT COUNTY

LOCATION	STRUCTURE	1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR	1984 TO DATE
Camden	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Dover	S-F	29,154	28,344	38,826	28,855	31,047	29,364	29,364
	M-F	0	0	0	0	0	0	0
Harrington	S-F	0	33,500	35,000	0	34,250	0	0
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	34,000	0	35,000	0	34,500	0	0
	M-F	0	0	0	0	0	0	0
Smyrna	S-F	32,160	149,000	22,815	69,347	45,684	38,843	38,843
	M-F	0	35,667	0	0	35,667	0	0
Kent County Balance	S-F	44,422	53,639	49,598	54,247	50,699	51,614	51,614
	M-F	0	0	25,000	0	25,000	18,800	18,800
Kent County TOTAL	S-F	36,715	41,494	42,663	37,807	40,091	43,964	43,964
	M-F	0	35,667	25,000	0	29,392	18,800	18,800
	TOTAL	36,715	40,581	38,738	37,807	38,810	36,705	36,705

CHART 3-C: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
SUSSEX COUNTY

LOCATION	STRUCTURE	1st QTR.	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	YEAR TO DATE
Bethany	S-F	45,890	49,144	49,676	47,042	47,852	-	-
	M-F	0	0	0	0	0	-	-
Bethel	S-F	35,000	0	36,900	0	35,950	0	0
	M-F	0	0	0	0	0	0	0
Blades	S-F	24,005	0	0	0	24,005	0	0
	M-F	0	0	0	0	0	0	0
Bridgeville	S-F	-	0	65,000	0	65,000	0	0
	M-F	-	0	0	0	0	0	0
Dagsboro	S-F	-	0	0	0	0	0	0
	M-F	-	0	0	0	0	0	0
Delmar	S-F	-	35,000	0	0	35,000	0	0
	M-F	-	0	0	0	0	0	0
Dewey Beach	S-F	-	0	44,091	48,500	35,900	0	0
	M-F	-	10,300	0	0	10,300	0	0
Fenwick Island	S-F	-	46,000	58,750	48,500	51,083	64,000	64,000
	M-F	-	0	0	0	0	0	0
Georgetown	S-F	49,000	33,900	36,333	0	38,380	0	0
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	23,333	23,333	0	0
Henlopen Acres	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Laurel	S-F	33,300	33,800	0	81,205	52,662	33,600	33,600
	M-F	0	0	0	0	0	0	0
Lewes	S-F	54,350	52,500	57,942	48,612	51,753	40,000	40,000
	M-F	0	0	25,385	0	25,385	0	0
Milford (S)	S-F	0	46,125	34,000	33,500	38,750	77,075	77,075
	M-F	0	0	0	0	0	0	0
Millsboro	S-F	0	42,559	0	83,000	62,799	41,500	41,500
	M-F	0	0	0	0	0	0	0
Milton	S-F	73,000	30,000	0	0	51,500	0	0
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	51,505	39,750	54,031	44,800	48,887	48,000	48,000
	M-F	0	0	0	0	0	0	0
Rehoboth	S-F	83,000	50,701	92,675	0	58,954	0	0
	M-F	0	0	0	0	0	0	0
Seaford	S-F	0	25,000	45,500	0	38,667	42,489	42,489
	M-F	0	0	0	0	0	0	0
Selbyville	S-F	0	58,800	54,635	85,000	64,309	55,200	55,200
	M-F	0	0	0	25,853	25,853	0	0
Slaughter Beach	S-F	0	-	-	-	-	-	-
	M-F	0	-	-	-	-	-	-
South Bethany	S-F	0	-	-	53,317	53,317	58,858	58,858
	M-F	0	-	-	0	0	0	0
Sussex County Balance	S-F	46,174	51,249	48,506	74,091	51,506	45,738	45,738
	M-F	36,114	31,833	36,086	66,667	35,251	41,914	41,914
Sussex County TOTAL	S-F	45,694	58,961	48,768	54,658	51,135	48,300	48,300
	M-F	36,114	30,202	35,509	31,324	33,658	41,914	41,914
	TOTAL	43,902	41,943	42,260	51,068	44,274	44,851	44,851
STATEWIDE	S-F	38,993	39,913	39,961	42,852	40,852	38,458	38,458
	M-F	28,346	29,929	39,656	43,807	36,210	40,287	40,287
	TOTAL	37,034	37,747	39,865	42,990	39,553	39,027	39,027

CHART 4A: NUMBER OF BEDROOMS IN NEW HOUSING UNITS

LOCATION	1st			QUARTER					1983			TOTAL				
	1 BR		2 BR		3 BR		4 BR		1 BR		2 BR		3 BR		4 BR	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	0	0	0	0	0	0	0	0	3	0	2	0	0
Newark	0	25	0	25	0	0	1	0	0	25	8	25	5	0	7	0
Newport	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odessa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wilmington	0	0	0	0	6	0	1	0	0	0	10	0	30	0	1	0
County Balance	0	0	39	0	77	0	49	0	2	36	341	138	543	6	371	0
COUNTY TOTAL	0	25	39	25	83	0	51	0	2	61	359	166	578	8	379	0
KENT																
Camden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dover	0	0	12	0	7	0	7	0	0	0	79	0	89	0	26	0
Harrington	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Milford (K)	0	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0
Smyrna	0	0	0	0	7	0	0	0	0	0	2	12	16	6	2	3
County Balance	0	0	4	0	25	0	1	0	5	24	23	6	115	0	14	0
COUNTY TOTAL	0	0	16	0	40	0	8	0	5	24	104	18	224	6	42	3
SUSSEX																
Bethany	0	0	10	0	27	0	9	0	1	0	39	0	103	0	32	0
Bethel	0	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0
Blades	0	0	0	0	2	0	0	0	0	0	0	0	2	0	0	0
Bridgeville	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Dewey Beach	0	0	0	0	0	0	0	0	17	6	6	4	7	0	0	0
Fenwick Island	0	0	0	0	0	0	0	0	1	0	0	0	1	0	1	0
Georgetown	0	0	0	0	1	0	0	0	0	0	0	0	5	0	0	0
Greenwood	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	0	0	1	0	0	0	0	0	0	0	5	0	0	0
Lewes	0	0	0	0	0	0	1	0	4	0	120	13	5	0	3	0
Milford (S)	0	0	0	0	0	0	0	0	0	0	1	0	8	0	1	0
Millsboro	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Milton	0	0	1	0	0	0	0	0	0	0	1	0	1	0	0	0
Ocean View	0	0	1	0	2	0	0	0	0	0	5	0	9	0	1	0
Rehoboth	0	0	0	0	1	0	0	0	3	0	0	0	6	0	0	0
Seaford	0	0	0	0	0	0	0	0	0	0	1	0	1	0	1	0
Selbyville	0	0	0	0	0	0	0	0	0	10	0	20	4	0	0	0
Slaughter Beach	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
South Bethany	0	0	0	0	0	0	0	0	0	0	0	0	35	0	4	0
County Balance	0	0	67	18	51	26	5	0	1	56	165	183	229	161	21	6
COUNTY TOTAL	0	0	79	18	86	26	15	0	27	72	338	220	427	161	64	6
STATEWIDE TOTAL	0	25	134	43	209	26	74	0	34	157	801	404	1,229	175	485	9

CHART 4B: NUMBER OF BEDROOMS IN NEW HOUSING UNITS

LOCATION	1st QUARTER 1984								YEAR TO DATE							
	1 BR		2 BR		3 BR		4 BR		1 BR		2 BR		3 BR		4 BR	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	0	3	0	0	0	0	0	0	0	3	0	0	0
Newark	0	0	5	0	12	0	0	0	0	0	5	0	12	0	0	0
Newport	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odessa	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Wilmington	0	0	10	0	9	0	0	0	0	0	10	0	9	0	0	0
County Balance	0	0	79	11	143	0	68	0	0	0	79	11	143	0	68	0
COUNTY TOTAL	0	0	94	11	167	0	68	0	0	0	94	11	167	0	68	0
KENT																
Camden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dover	0	0	6	0	15	0	1	0	0	0	6	0	15	0	1	0
Harrington	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Milford (K)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Smyrna	0	0	0	0	5	0	1	0	0	0	0	0	5	0	1	0
County Balance	1	24	9	6	31	0	5	0	1	24	9	6	31	0	5	0
COUNTY TOTAL	1	24	15	6	51	0	7	0	1	24	15	6	51	0	7	0
SUSSEX																
Bethany	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Bethel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Blades	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bridgeville	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dewey Beach	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fenwick Island	0	0	0	0	4	0	0	0	0	0	0	0	4	0	0	0
Georgetown	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Greenwood	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0
Lewes	1	0	0	0	1	0	0	0	1	0	0	0	1	0	0	0
Milford (S)	0	0	0	0	1	0	2	0	0	0	0	0	1	0	2	0
Millsboro	0	0	0	0	2	0	0	0	0	0	0	0	2	0	0	0
Milton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ocean View	0	0	0	0	2	0	0	0	0	0	0	0	2	0	0	0
Rehoboth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Seaford	0	0	0	0	4	0	0	0	0	0	0	0	4	0	0	0
Selbyville	0	0	0	0	2	0	0	0	0	0	0	0	2	0	0	0
Slaughter Beach	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
South Bethany	0	0	10	0	17	0	0	0	0	0	10	0	17	0	0	0
County Balance	3	12	54	120	75	89	16	8	3	12	54	120	75	89	16	8
COUNTY TOTAL	4	12	64	120	109	89	18	8	4	12	64	120	109	89	18	8
STATEWIDE TOTAL	5	36	173	137	327	89	93	8	5	36	173	137	327	89	93	8

CHART 5 : NUMBER OF UNITS BY SQUARE FOOT PER UNIT

LOCATION	1st QUARTER 1983			1983 TOTAL			1st QUARTER 1984			1984 TO DATE		
	under 1000	1000-1500	over 1500	under 1000	1000 - 1500	over 1500	under 1000	1000-1500	over 1500	under 1000	1000-1500	over 1500
NEW CASTLE												
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	0	5	0	0	3	0	0	3	0
Newark	50	0	1	51	11	8	16	1	0	16	1	0
Newport	0	0	0	0	0	0	0	0	0	0	0	0
Odessa	0	0	0	0	0	0	-	-	-	-	-	-
Wilmington	0	0	7	0	12	29	0	10	9	0	10	9
County Balance	10	44	111	128	468	841	69	77	155	69	77	159
COUNTY TOTAL	60	44	119	179	496	878	85	91	164	85	91	164
KENT												
Camden	0	0	0	0	0	0	0	0	0	0	0	0
Dover	11	5	10	11	137	46	0	20	2	0	20	2
Harrington	0	0	0	1	1	0	0	0	0	0	0	0
Milford (K)	0	1	0	0	2	0	0	0	0	0	0	0
Smyrna	0	7	0	14	25	3	0	5	1	0	5	1
County Balance	3	15	12	42	61	84	3	44	29	3	44	29
COUNTY TOTAL	14	28	22	66	227	133	3	69	32	3	69	32
SUSSEX												
Bethany	0	32	14	0	125	50	-	-	-	-	-	-
Bethel	0	1	0	0	2	0	0	0	0	0	0	0
Blades	0	2	0	0	2	0	0	0	0	0	0	0
Bridgeville	0	0	0	0	0	1	0	0	0	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	0	0	0	0	1	0	0	0	0	0	0	0
Dewey Beach	0	0	0	27	5	8	0	0	0	0	0	0
Fenwick Island	0	0	0	1	1	1	0	2	2	0	2	2
Georgetown	0	0	1	1	4	0	0	0	0	0	0	0
Greenwood	0	0	0	6	0	0	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	1	0	3	2	0	1	0	0	1	0
Lewes	0	1	0	11	46	88	0	1	1	0	1	1
Milford (S)	0	0	0	0	8	2	0	1	2	0	1	2
Millsboro	0	0	0	0	0	2	0	1	1	0	1	1
Milton	0	0	1	0	0	1	0	0	0	0	0	0
Ocean View	0	3	0	0	1	1	0	2	0	0	2	0
Rehoboth	0	0	1	0	15	5	0	0	0	0	0	0
Seaford	0	0	0	0	4	2	1	3	0	1	3	0
Selbyville	0	0	0	30	1	4	0	1	1	0	1	1
Slaughter Beach	0	0	0	-	0	-	-	-	-	-	-	-
South Bethany	0	0	0	0	-	12	0	4	23	0	4	23
County Balance	118	42	7	363	27	115	35	250	92	35	250	92
COUNTY TOTAL	118	82	24	439	582	294	36	266	122	36	266	122
STATEWIDE TOTAL	192	154	165	683	1,306	1,305	124	426	318	124	426	318

CHART 6: HEATING FUEL IN NEW HOUSING UNITS

LOCATION	NUMBER OF NEW UNITS WITH SPECIFIED FUEL															
	1st QUARTER 1983				1983 TOTAL				1st QUARTER 1984				1984 TO DATE			
	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	0	0	0	5	0	0	3	0	0	0	3	0	0
Newark	0	0	51	0	2	2	66	0	1	0	16	0	1	0	16	0
Newport	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odessa	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-
Wilmington	0	0	7	0	10	3	28	0	0	2	17	0	0	2	17	0
County Balance	51	18	96	0	331	105	1,001	0	36	107	158	0	36	107	158	0
COUNTY TOTAL	51	18	154	0	343	110	1,001	0	37	112	191	0	37	112	191	0
KENT																
Camden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dover	5	2	19	0	19	16	159	0	0	11	11	0	0	11	11	0
Harrington	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Milford (K)	0	0	1	0	0	0	2	0	0	0	0	0	0	0	0	0
Smyrna	0	0	7	0	0	23	11	7	0	1	5	0	0	1	5	0
County Balance	3	0	27	0	17	6	156	8	3	3	67	3	3	3	67	3
COUNTY TOTAL	8	2	54	0	36	45	330	15	3	15	83	3	3	15	83	3
SUSSEX																
Bethany	0	0	46	0	0	0	175	0	-	-	-	-	-	-	-	-
Bethel	0	0	1	0	0	0	2	0	0	0	0	0	0	0	0	0
Blades	0	0	2	0	0	0	2	0	0	0	0	0	0	0	0	0
Bridgeville	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Dewey Beach	0	0	0	0	2	0	38	0	0	0	0	0	0	0	0	0
Fenwick Island	0	0	0	0	0	0	3	0	0	0	4	0	0	0	4	0
Georgetown	0	0	1	0	0	0	5	0	0	0	0	0	0	0	0	0
Greenwood	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	1	0	0	0	5	0	0	0	1	0	0	0	1	0
Lewes	1	0	0	0	3	0	141	1	0	0	1	1	0	0	1	1
Milford (S)	0	0	0	0	1	0	9	0	0	0	3	0	0	0	3	0
Millsboro	0	0	0	0	0	0	2	0	0	1	1	0	0	1	1	0
Milton	0	0	1	0	0	0	2	0	0	0	0	0	0	0	0	0
Ocean View	0	0	3	0	0	0	16	0	0	0	2	0	0	0	2	0
Rehoboth	0	0	1	0	0	0	9	0	0	0	0	0	0	0	0	0
Seaford	0	0	0	0	0	1	2	0	0	0	4	0	0	0	4	0
Selbyville	0	0	0	0	0	0	34	0	0	0	2	0	0	0	2	0
Slaughter Beach	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	0	0	0	0	0	0	39	0	0	0	27	0	0	0	27	0
County Balance	4	1	162	0	27	6	773	9	0	5	371	1	0	5	371	1
COUNTY TOTAL	5	1	218	0	34	7	1,264	10	0	6	416	2	0	6	416	2
STATEWIDE TOTAL	64	21	426	0	413	162	2,694	25	40	133	690	5	40	133	690	5

CHART 7: REHABILITATION HOUSING (UNITS AND COST)
$000

LOCATION	1983				1984			
	1st.QTR.		TOTAL		1st. QTR.		TO DATE	
	UNITS	COST	UNITS	COST	UNITS	COST	UNITS	COST
NEW CASTLE								
Bellefonte	0	0	0	0	0	0	0	0
Elsmere	0	0	6	88	0	0	0	0
New Castle	0	0	0	0	0	0	0	0
Newark	6	96	24	305	8	104	8	104
Newport	0	0	0	0	0	0	0	0
Odessa	0	0	1	14	-	-	-	-
Wilmington	94	1,340	244	3,027	139	2,003	139	2,003
County Balance	33	314	127	1,432	31	472	31	472
COUNTY TOTAL	133	1,750	402	4,875	178	2,579	178	2,579
KENT								
Camden	0	0	0	0	2	12	2	12
Dover	12	118	30	271	11	144	11	144
Harrington	0	0	0	0	0	0	0	0
Milford (K)	1	18	1	15	1	17	1	17
Smyrna	7	70	2	29	0	0	0	0
County Balance	14	177	62	724	16	182	16	182
COUNTY TOTAL	34	383	95	1,139	30	355	30	355
SUSSEX								
Bethany	0	0	0	0	-	-	-	-
Bethel	0	0	1	15	0	0	0	0
Blades	0	0	2	18	0	0	0	0
Bridgeville	1	9	1	10	0	0	0	0
Dagsboro	0	0	0	0	0	0	0	0
Delmar	1	10	0	0	0	0	0	0
Dewey Beach	0	0	0	0	0	0	0	0
Fenwick Island	0	0	0	0	0	0	0	0
Georgetown	1	8	2	21	0	0	0	0
Greenwood	0	0	0	0	0	0	0	0
Henlopen Acres	0	0	1	50	0	0	0	0
Laurel	3	17	4	25	1	10	1	10
Lewes	5	54	13	244	7	110	7	110
Milford (S)	0	0	2	17	0	0	0	0
Millsboro	2	52	19	92	3	20	3	20
Milton	0	0	0	0	0	0	0	0
Ocean View	5	60	3	85	1	5	1	5
Rehoboth	4	70	18	390	15	192	15	192
Seaford	4	23	14	186	1	8	1	8
Selbyville	1	8	1	10	0	0	0	0
Slaughter Beach	0	0	-	-	-	-	-	-
South Bethany	0	0	2	28	3	36	3	36
County Balance	8	109	0	0	0	0	0	0
COUNTY TOTAL	35	420	87	1,221	31	381	31	381
STATEWIDE	202	2,553	582	7,225	239	3,315	239	3,315

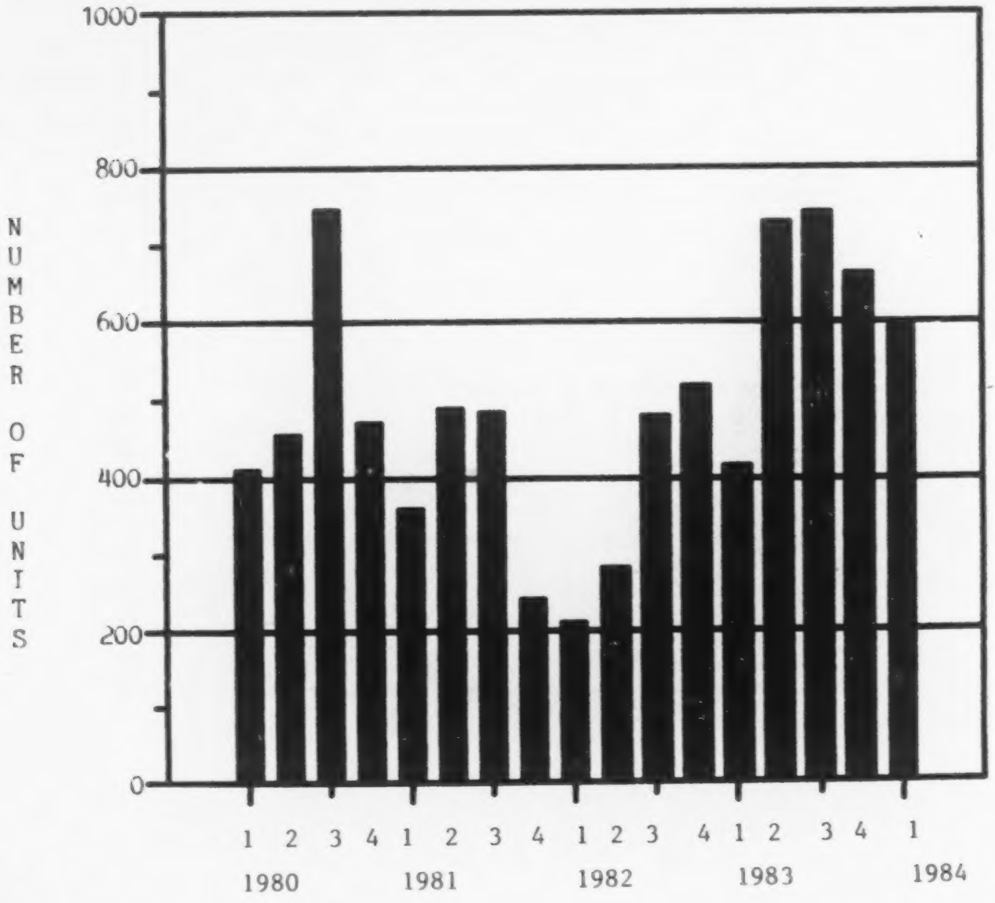
CHART 8: RESIDENTIAL DEMOLITIONS AND CERTIFICATES OF OCCUPANCY

LOCATION	NUMBER OF UNITS DEMOLISHED				NUMBER OF OCCUPANCY PERMITS			
	1983		1984		1983		1984	
	1st Qtr.	TOTAL	1st Qtr.	TO DATE	1st Qtr.	TOTAL	1st Qtr.	TO DATE
NEW CASTLE								
Bellefonte	0	0	0	0	0	0	0	0
Elsmere	0	1	0	0	0	0	0	0
New Castle	0	0	0	0	0	2	6	6
Newark	4	7	2	2	0	3	32	32
Newport	0	0	0	0	0	0	0	0
Odessa	0	0	–	–	0	0	–	–
Wilmington	5	28	5	5	62	235	94	94
County Balance	9	34	17	17	200	1351	242	242
COUNTY TOTAL	18	70	24	24	262	1591	374	374
KENT								
Camden	0	0	1	1	0	0	0	0
Dover	0	0	0	0	3	98	28	28
Harrington	4	9	0	0	0	1	0	0
Milford (K)	0	0	0	0	0	147	0	0
Smyrna	3	8	2	2	0	9	5	5
County Balance	14	42	7	7	18	129	37	37
COUNTY TOTAL	21	59	10	10	21	384	70	70
SUSSEX								
Bethany	0	0	–	–	12	155	–	–
Bethel	0	0	0	0	0	0	0	0
Blades	0	0	0	0	1	1	0	0
Bridgeville	0	7	0	0	0	0	0	0
Dagsboro	0	0	0	0	0	0	0	0
Delmar	1	1	0	0	1	1	0	0
Dewey Beach	0	4	0	0	0	5	0	0
Fenwick Island	0	0	0	0	0	0	3	3
Georgetown	0	0	1	1	0	3	3	3
Greenwood	0	0	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0
Laurel	0	2	0	0	2	8	1	1
Lewes	1	2	2	2	0	3	6	6
Milford (S)	0	1	0	0	0	4	0	0
Millsboro	0	1	0	0	1	2	0	0
Milton	0	0	0	0	0	0	0	0
Ocean View	1	1	0	0	0	7	3	3
Rehoboth	4	11	0	0	19	33	0	0
Seaford	1	3	0	0	55	122	1	1
Selbyville	0	0	0	0	0	0	0	0
Slaughter Beach	0	0	–	–	0	–	–	–
South Bethany	0	0	0	0	4	43	3	3
County Balance	0	0	0	0	20	394	94	94
COUNTY TOTAL	8	33	3	3	115	881	114	114
STATEWIDE	47	162	37	37	398	2756	558	558

APPENDIX B

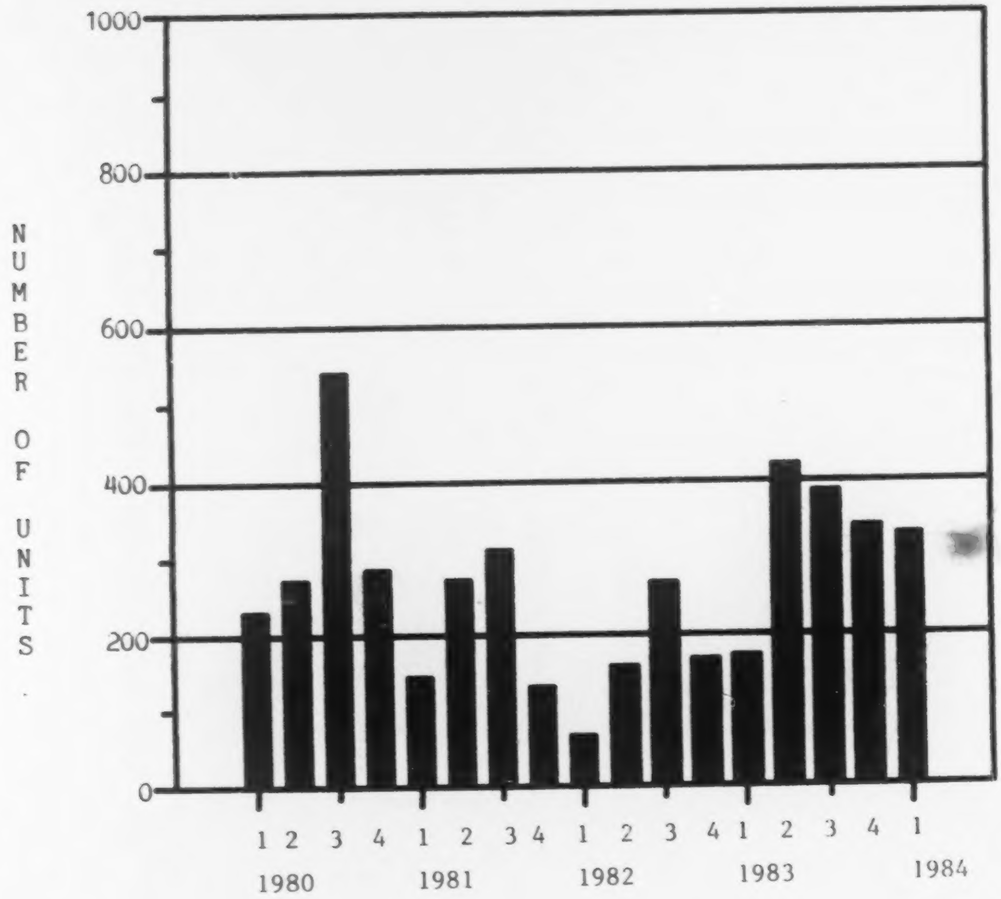
GRAPHS OF SINGLE FAMILY
HOUSING PRODUCTION
1980 - 1984
(BY QUARTER)

SINGLE FAMILY
HOUSING PRODUCTION
STATEWIDE
BY QUARTER



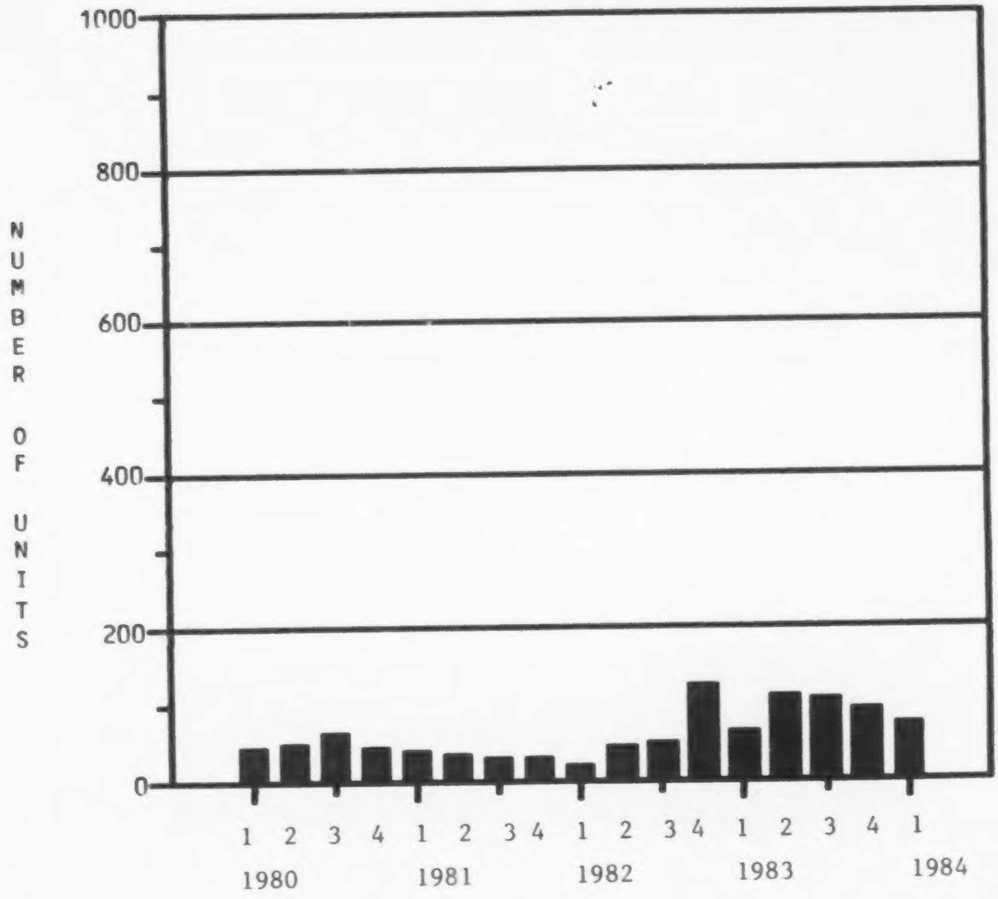
SINGLE FAMILY HOUSING PRODUCTION

NEW CASTLE COUNTY BY QUARTER



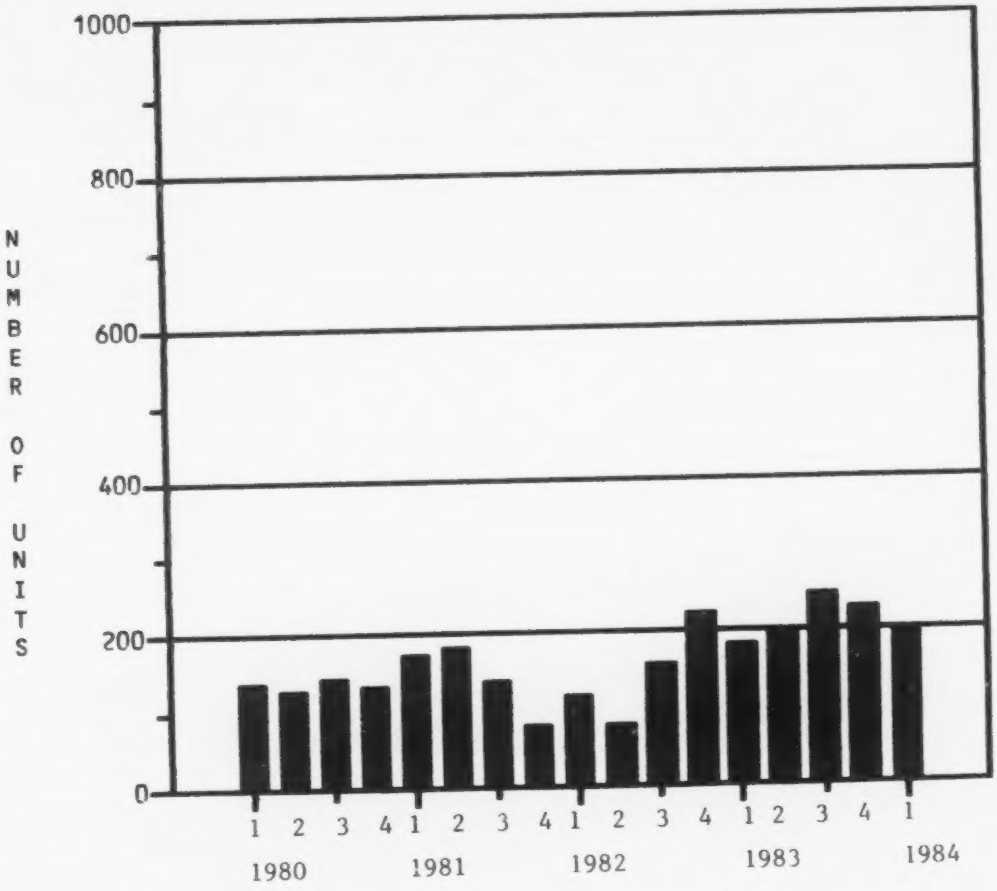
SINGLE FAMILY HOUSING PRODUCTION

KENT COUNTY BY QUARTER



SINGLE FAMILY HOUSING PRODUCTION

SUSSEX COUNTY BY QUARTER



APPENDIX C

AVERAGE BUILDERS' COST
OF A SINGLE FAMILY HOME

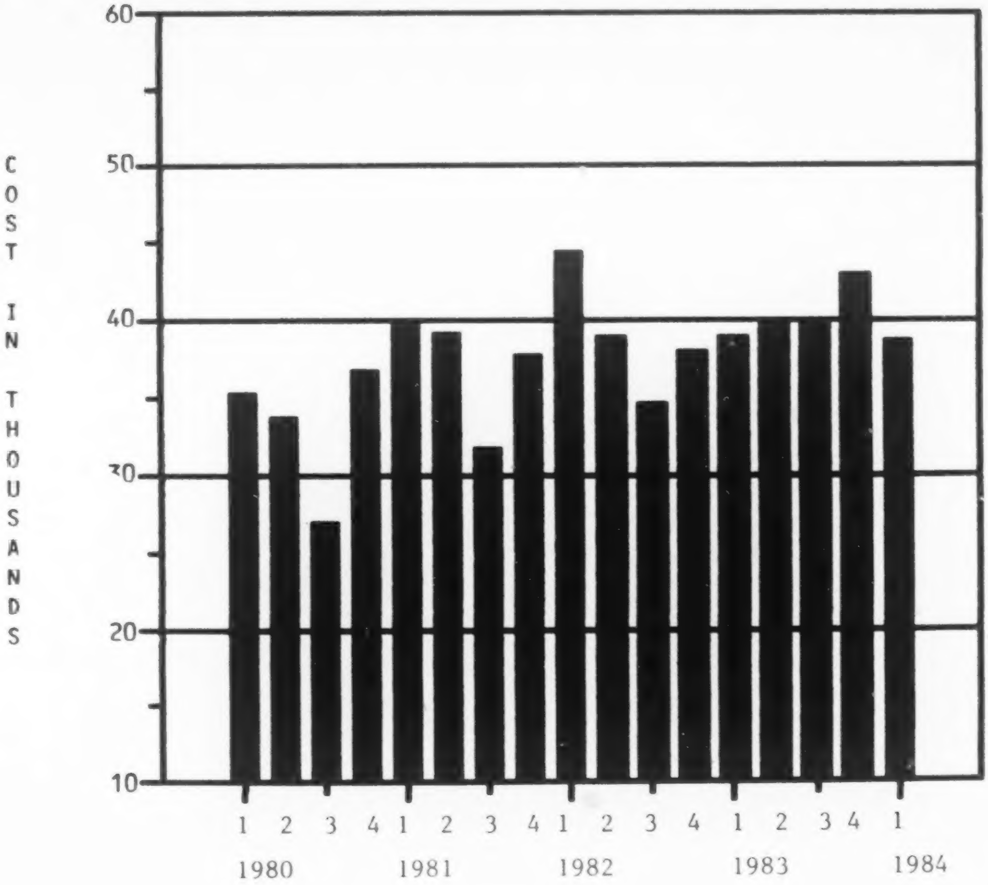
1980 - 1984

(BY QUARTER)

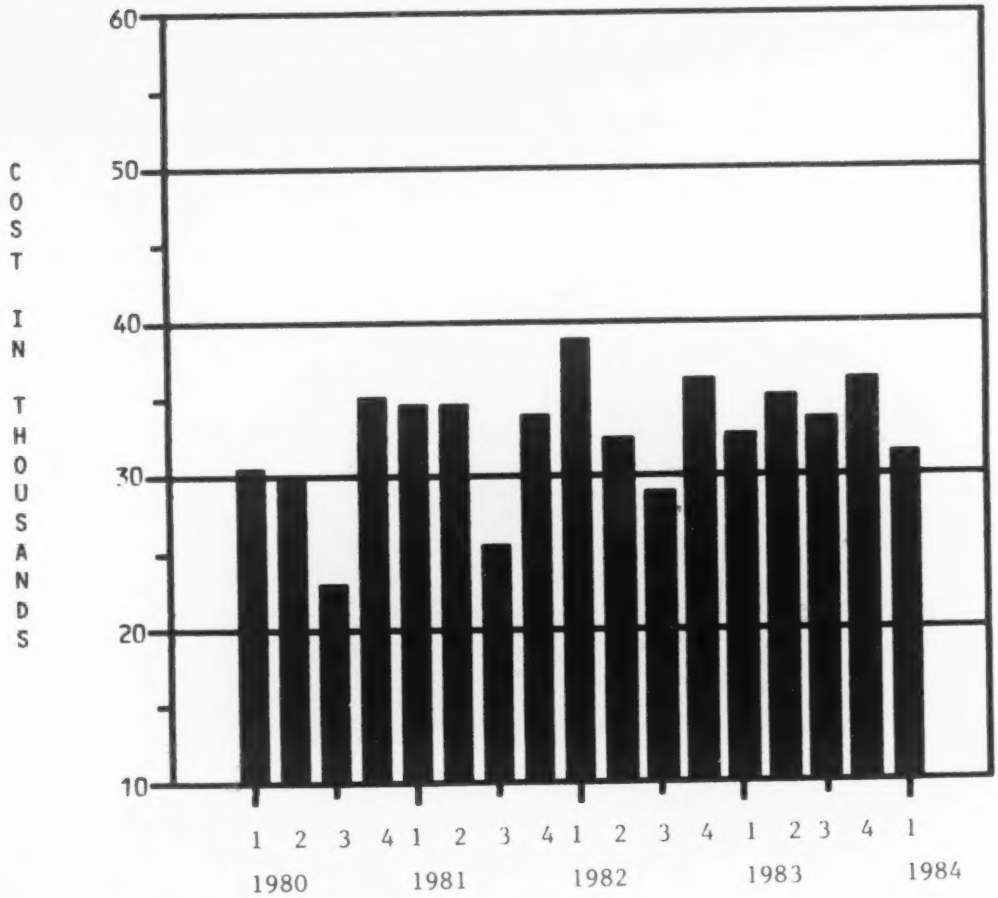
AVERAGE BUILDERS' COST FOR A

SINGLE FAMILY HOME

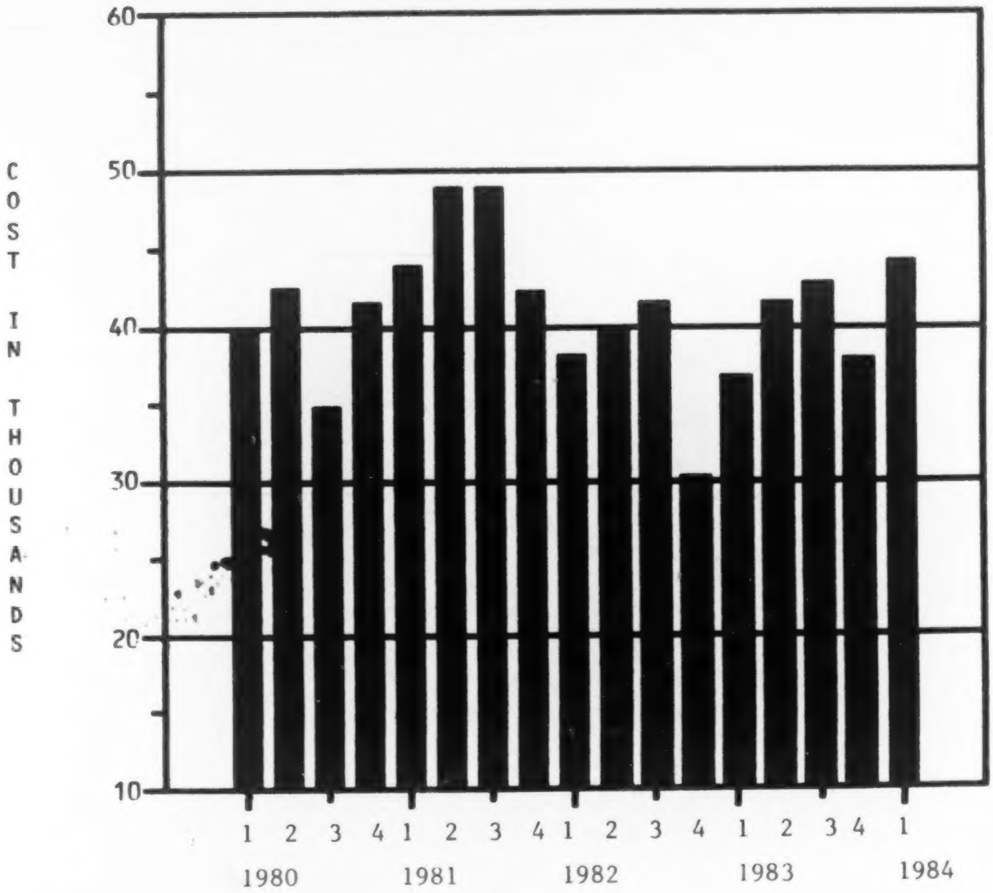
STATEWIDE BY QUARTER



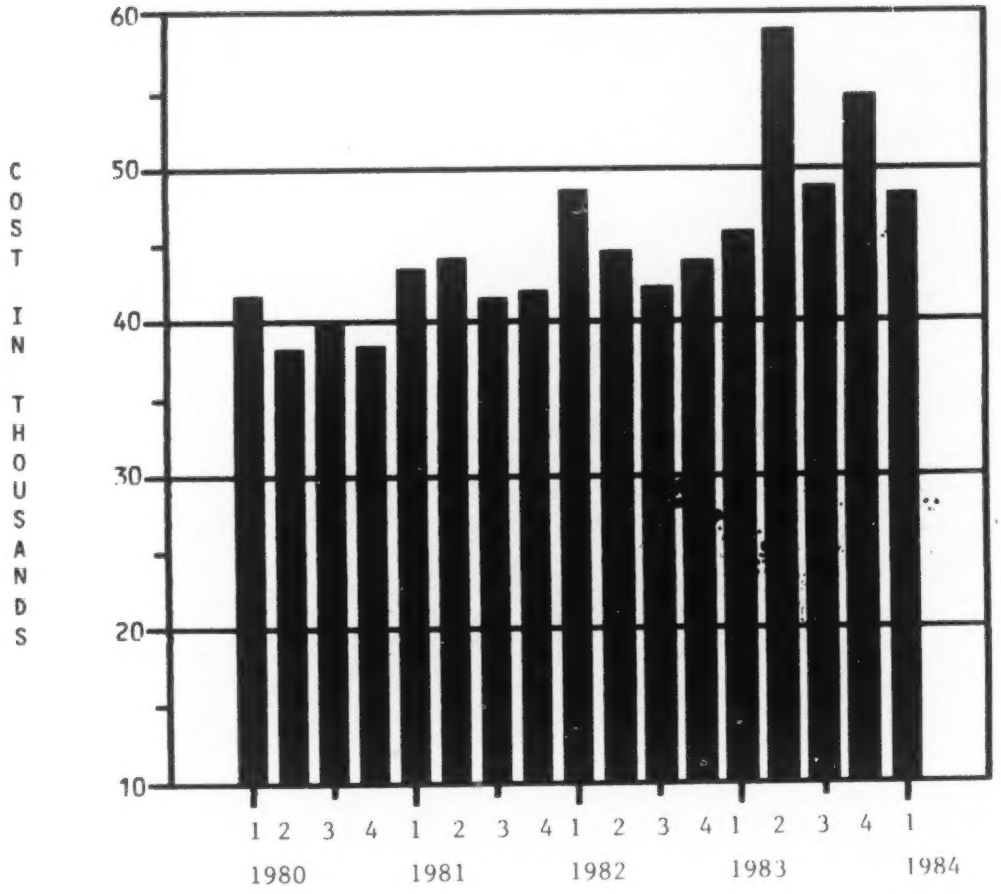
AVERAGE BUILDERS' COST FOR A SINGLE FAMILY HOME NEW CASTLE COUNTY BY QUARTER



AVERAGE BUILDERS' COST FOR A
SINGLE FAMILY HOME
KENT COUNTY BY QUARTER



AVERAGE BUILDERS' COST FOR A
SINGLE FAMILY HOME
SUSSEX COUNTY BY QUARTER



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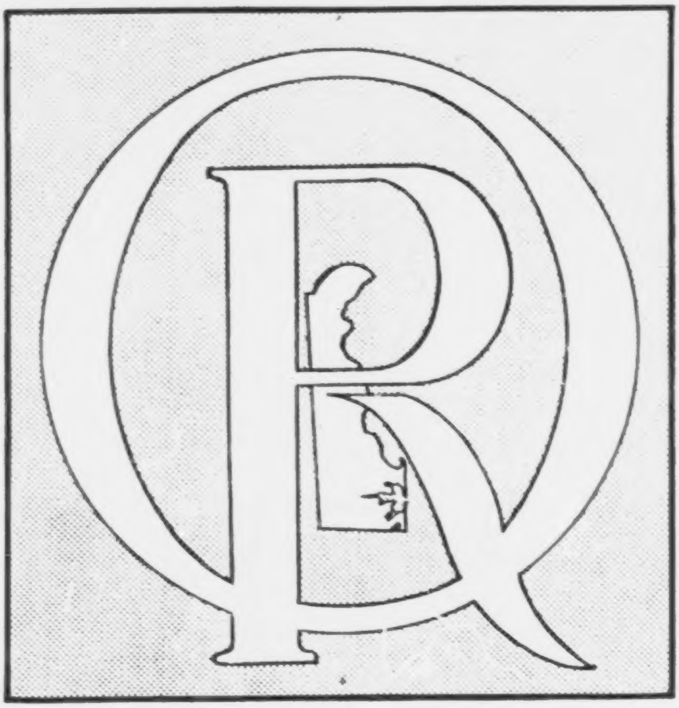
VOL. XII, NO. 3 SUMMER, 1984

SECOND QUARTER, 1984

QUARTERLY REVIEW



HOUSING PRODUCTION IN DELAWARE

STATE OF DELAWARE
DEPARTMENT OF COMMUNITY AFFAIRS
DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
AND
DELAWARE STATE HOUSING AUTHORITY

The cooperation of local building permit offices in supplying data for this report is gratefully acknowledged.

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QUARTERLY REVIEW

OF

HOUSING PRODUCTION

IN

DELAWARE

SECOND QUARTER, 1984

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August, 1984

FOREWORD

Delaware housing production declined slightly in the 1984 second quarter compared to the same quarter a year ago. But with 1,311 units produced in April, May and June, the six-month total is higher than last year's by 15 per cent. This fact indicates the housing recovery in Delaware remains strong.

More than half of the second quarter total (686) were single family homes, 107 were multi-family units, and 418 were new mobile homes. New Castle County received the largest portion of single family homes this period, with multi-family construction most prevelant in Sussex County. Kent County continues to title the most mobile homes in Delaware, and the 278 sales this quarter are the highest in nearly 11 years.

Robert S. Moyer
ROBERT S. MOYER
State Director of Housing
and Community Development

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INTRODUCTION

This report presents housing activity in Delaware for the second quarter of 1984. Included are data on the number of new housing units authorized by building permit, construction costs, the number of mobile and manufactured homes, details on unit composition as well as data on rehabiliated housing units and residential demolitions.

Information herein relates only to new housing units intended for occupancy on a housekeeping basis. The figures are actual totals accumulated from authorized building permits recorded by various jurisdictions and compiled by the Delaware State Housing Authority. Excluded from the data are hotels, motels and other group residential structures, as well as seasonal units. However, to keep track of total housing construction in Delaware, the Delaware State Housing Authority is now counting new housing units initially intended as a second home but which are being constructed for eventual conversion to a year-round retirement home. During the second quarter, 1984, 99 additional units began construction which are presently classified as seasonal housing structures. There is no profile data on these type units in the Quarterly Review.

Although the data relates to permit issuance rather than actual housing starts, permits are prompt, accurate indicators of construction activity. The United States Bureau of Census states that approximately 98-99 percent of all authorized construction is eventually undertaken. So, for simplification, permit issuance is expressed as "starts".

Building Permit Jurisdictions

New Castle and Kent County's building permit systems cover all unincorporated areas within their respective boundaries plus those areas without permit systems. Those towns and municipalities having permit laws are counted as separate entries within their counties. An exception is the Town of Milford which straddles the borders for Kent and Sussex Counties. Therefore, Milford's data is counted in the county containing the building activity.

Sussex County includes all municipalities in its building permit system, so it is necessary to adjust the total in order to avoid double-counting.

Definitions

Housing Unit - defined for the purpose of this report, a housing unit consists of a room or group of rooms intended for occupancy as separate year-round living quarters by a family, group of unrelated people living together or a person living alone.

In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Migratory, seasonal and vacation housing have been omitted.

Single Family Unit - one family free-standing home and townhouses or row houses intended to be sold.

Multi-Family Units - a building occupied by more than one family all sharing a common area of land (i.e. condominiums, apartments and townhouses intended to be rented.)

Chart 7 presents enumeration on substantial rehabilitation as taken from building permits. Additions and alterations containing three of the following four elements constitute substantial rehabilitation: electrical, heating, plumbing or structural work.

HOUSING PRODUCTION SECOND QUARTER, 1984

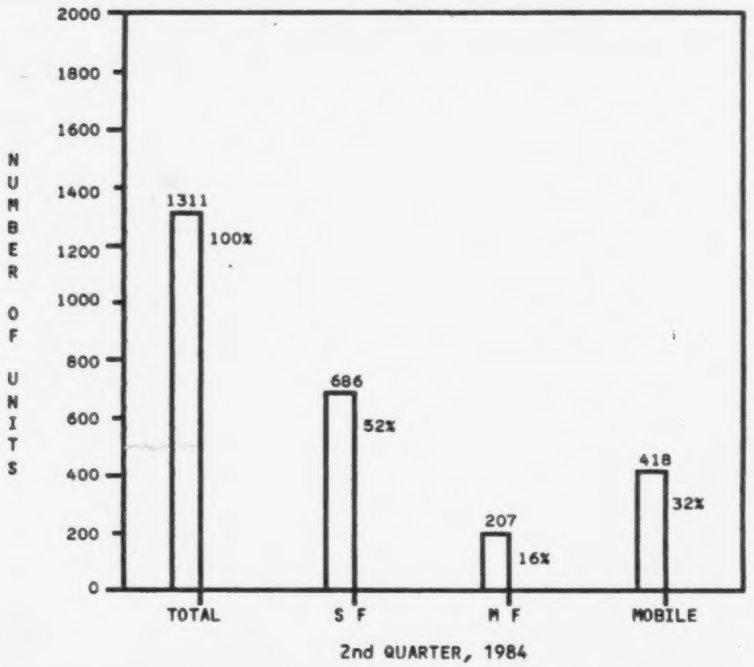
STATEWIDE

Delaware's housing stock increased by another 1,311 new units during 1984's second quarter, representing a 16% rise over first quarter production figures. Although housing activity this quarter is 6% down from 1983's second quarter count, total housing production for the first half of 1984 surpasses activity for the same period last year by 15%.

Single family housing starts and new mobile home sales increased by 94 and 150 units this quarter over last, while a drop of 63 units was recorded in multi-family on-site construction.

Fig. 1

HOUSING PRODUCTION IN DELAWARE



Nearly half of the State's single family housing activity occurred in New Castle County this quarter, while Sussex County gained approximately half the number of new multi-family housing starts. Mobile home sales were most dramatic again in Kent County where 67% of the 418 total units will be set up.

Of the 692 single family units started during April, May and June, 62 were specifically identified as manufactured homes. The majority were assembled by Nanticoke Homes with nearly half placed in Sussex County.

COUNTY DATA

Total on-site housing activity in New Castle County (385) increased 13% this quarter over last, but is down 22% from the 470 units started this time last year. The 327 single family housing starts nearly matched last quarter's count, but fell 22% less than activity generated during the second three months of 1983. The greatest number of single family homes begun this quarter occurred in unincorporated areas of New Castle County in the subdivisions of Mendenhall Village, Salem Woods, Village of Lindell and Harvey Run.

Multi-family housing activity in New Castle County totalled 58 units this quarter, up five times last quarter's starts, and nine units more than starts recorded during the second quarter last year. A new 43-unit condomimium development on Superfine Lane in the City of Wilmington started this quarter, and 12 of the 15 remaining multi-family starts in the County represent phase I of the planned 296 unit condominium development known as Birch Point in Pike Creek Valley.

On-site housing construction in Kent County this spring totalled 204 units, nearly double housing starts recorded in the first three months this year, and 52% greater than on-site activity reported one year ago this time. Single family activity totalled 152 units and is most notable in the City of Dover where 89 new units, primarily townhouses in the northwest section of the City, were begun. This level of construction in the State's Capitol City is the highest this quarter in 11 years. The remaining units are scattered throughout unincorporated county areas.

Single and multi-family combined on-site housing construction in Sussex County totalled 304 units this quarter, a 28% drop from starts counted in the first quarter this year, and 7% less than the starts there this period last year. A major attributing factor is the sharp decline in the multi-family housing starts recorded this quarter (97) compared to 229 last quarter. Single family housing starts (207) did increase this period by 12 units over both last quarter and 1983's second quarter count. Construction moratoriums in several coastal towns are still in effect, and therefore the major portion of single family activity took place in unincorporated county areas and the town of Bethany. Multi-family housing construction this quarter consisted predominantly of condominiums in unincorporated locations of the County.

MOBILE HOME ACTIVITY

The State's Division of Motor Vehicles reports new mobile homes titled during April, May and June totalled 418, a 56% increase over sales last quarter but down 11% from titles reported this time last year. Kent County continues to register the largest number of mobile homes, and sales this quarter there are greater than any quarter since the third, 1973.

New mobile homes titled in New Castle and Sussex Counties tallied 9 and 131 this quarter, increases of 7 and 49 units respectively over last quarter figures. Data for the past year by county and quarter is included in Housing Data Charts 1 A, B and C.

CONSTRUCTION COSTS

Reported from building permits; costs of land, architectural services, engineering, financing and other professional fees are not included.

TOTAL COSTS

The 893 units of on-site housing construction started this quarter generated a total permit value construction cost of $38,626,254, a near $5 million increase over the $33,875,215 recorded last quarter for 868 new housing units. Statewide single family total costs for the 686 units this quarter amounted to $31,221,676. The 207 multi-family units started this quarter are permit valued at $7,404,578 in total construction costs.

Compared to housing construction dollars generated one year ago, this quarter's total on-site costs are 10% better than the $35,142,588 recorded for 1983's second quarter. Total construction costs by county and unit type for this quarter, as compared to last quarter and the comparable second quarter, 1983 are shown in Table I.

TABLE I

Single Family Production

COUNTY	2nd Qtr. 1984	1st Qtr. 1984	2nd Qtr. 1983
New Castle	$14,650,470	$10,325,948	$14,679,485
Kent	6,271,945	3,253,311	4,688,818
Sussex	10,299,261	9,418,596	9,728,613

Multi-Family Production

COUNTY	2nd Qtr. 1984	1st Qtr. 1984	2nd Qtr. 1983
New Castle	$ 2,051,950	$ 715,000	$ 1,310,000
Kent	938,000	564,000	749,000
Sussex	4,414,628	9,598,360	3,986,672

AVERAGE COSTS

Statewide average housing construction costs this quarter for both single and multi-family on-site units increased 11% to $43,254 over last quarter and rose 15% over average unit costs recorded one year ago this time. The increase this quarter is realized in single family unit costs only, calculated at $45,513 with multi-family per unit values dropping 11% to $35,771 from like costs last quarter. Average unit costs per type of housing this quarter are $5,600 per single family unit and $5,842 per multi-family unit higher than recorded one year ago.

New average single family construction costs were lowest this quarter in Kent County, $41,263, due to significant townhouse construction in the City of Dover, and is 6% and 1% less than unit costs reported last quarter and in the comparable second quarter of 1983. The highest cost per single family unit this quarter is $49,755 in Sussex County, up 3% from last quarter, but is 16% less than comparable costs this time last year. New Castle County broke its lowest single family average cost per unit tradition this quarter with $44,803 computed, a $13,417 and $9,935 per unit increase over first quarter, 1984, and second quarter, 1983, costs.

Average construction costs this quarter by housing unit type and county as compared to last quarter and 1983's second quarter are shown in Table II below.

TABLE II

Single Family Units

COUNTY	2nd Qtr. 1984	1st Qtr. 1984	2nd Qtr. 1983
New Castle	$44,803	$31,386	$34,868
Kent	41,263	43,964	41,494
Sussex	49,755	48,300	58,961

Multi-Family Units

COUNTY	2nd Qtr. 1984	1st Qtr. 1984	2nd Qtr. 1983
New Castle	$35,378	$65,000	$26,735
Kent	18,038	18,800	35,667
Sussex	45,512	41,914	30,202

UNIT PROFILE

Housing data charts 4, 5 and 6 detail statistics gathered from building permits with regard to the planned number of bedrooms, square feet of living space and the type of heat selected per unit.

Of the 893 new housing units for which construction started during the second quarter, 1984, the majority (42%) were again for single family homes designed with three bedrooms. The two-bedroom single family home demand dropped again this quarter to 160 units (23%) of the total. A two-bedroom floor plan continues to remain the favorite for a new multi-family condominium unit this quarter. The breakdowns of bedroom mix per unit type this quarter compared to one year earlier are shown in Table III below.

TABLE III

	Single Family		Multi-Family	
# Bedrooms	1984 2nd Qtr.	1983 2nd Qtr.	1984 2nd Qtr.	1983 2nd Qtr.
1	0%	1%	27%	13%
2	24%	25%	36%	52%
3	54%	51%	28%	34%
4+	22%	23%	9%	1%

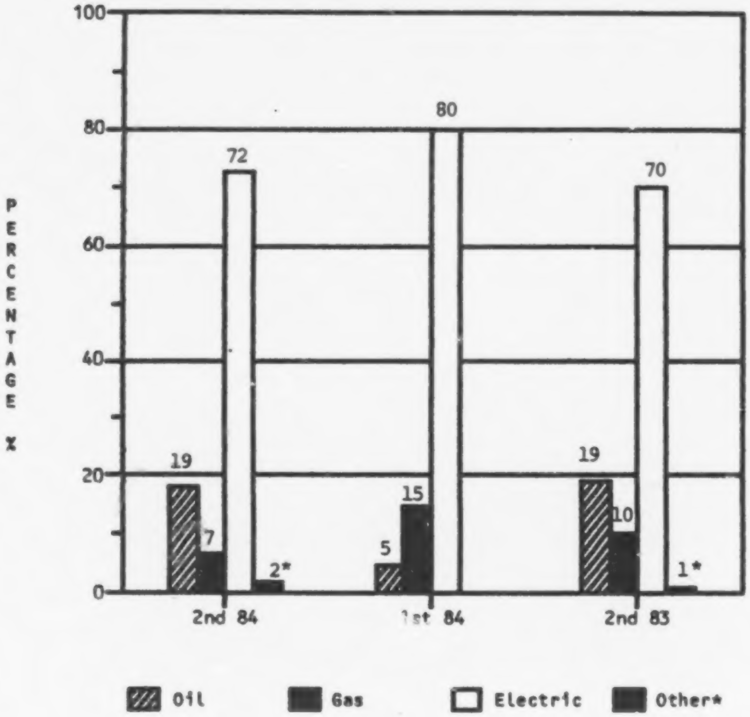
An even 41% split was calculated this quarter between the demand for a mid-sized and larger home--1,000 to 1,500 vs. 1,500+ square feet of living space. However, as has been the case for quite some time in Delaware, most new homes in New Castle County are being built to provide more than 1,500 square feet per unit. The majority of new units in Kent and Sussex Counties are mid-sized. Of the 163 new smaller units (less than 1,000 square feet) 47% are situated in Sussex County reflecting the condominium activity there.

The distribution of heating sources for on-site residential construction this quarter, compared to last quarter and the comparable second quarter of 1983 is shown in Figure 2 on the following page.

Electric heat (primarily via a heat pump) continued to be the most favored heat source in Delaware this quarter with 72%. However, for the second consecutive three-month period this figure has dropped as oil prices steadily roll back to 1981 comparable per-gallon costs.

Fig. 2

2nd Qtr., 1984 FUEL COMPARISON



Of the 167 new homes to be heated by oil, and of the 649 to be heated with electricity, 51% and 42% are in New Castle County. Slightly more than half the new housing construction in Kent County this quarter called for gas heat, but electric heat remains the dominant source in each Delaware County.

In summary, the typical new housing unit begun during April, May and June in Delaware was a three-bedroom single family home heated with an electric heat pump, half of which are mid and half larger sized homes.

REHABILITATED HOUSING

Home modifications or improvements for which permits have been issued range from adding a bathroom, bedroom or family room to substantial rehabilitation of a fire-damaged unit. Alterations and additions to existing housing units in Delaware this quarter totalled 291 at a total cost of $5,042,000 averaging $17,326.

Housing renovation work this quarter increased 22% over last quarter and is 23 units more than recorded one year ago. The average unit costs this quarter increased $3,458 per home, and Delawareans are now spending $5,722 more per unit than average renovation/modification costs this quarter last year. The majority of home improvements this quarter occurred in New Castle County in the City of Wilmington due to the Wilmington Housing Authority's rehabilitation of about one-third of the units recorded there this quarter. Numerous communities in Kent and Sussex Counties continue using Community Development Block Grant funds to finance housing rehabilitation work in their jurisdictions.

FEDERAL ASSISTANCE

Federal assistance in the form of direct loans, subsidies, mortgage insurance or mortgage guarantees for newly constructed homes in Delaware during 1984's second quarter was extended to just 12 units, nine of which are in New Castle County insured by the Federal Housing Administration. Of the remaining three, two construction loans were issued in Sussex County and one in New Castle County by the U.S. Farmers Home Administration. The Veterans Administration reports no new direct or guaranteed loans during this quarter, and no government subsidized housing began in Delaware this Spring.

NATIONAL HOUSING PICTURE

Although national housing starts for the first half of 1984 had risen 14% above the year earlier rate, Delaware's increase in single and multi-family housing starts for the same six-month comparison periods is 22%. The U.S. Department of Commerce reports "A 27.2% surge in apartment construction last month overshadowed a 7.2% decline in single family home starts." Analysts believe "people building apartments to rent tend to be less sensitive to interest rate increases than are builders of single family homes."

All predictions for part two of 1984 point to a decline in national housing starts in view of four consecutive monthly increases in mortgage interest rates from March 1 to June 30 this year.

APPENDIX A

HOUSING DATA CHARTS

1 - 8

NEW CASTLE COUNTY

CHART 1-A: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	2nd QTR.	YEAR TO DATE
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	3	3	6
	M-F	5	0	0	5	0	0	0
Newark	S-F	1	10	8	20	17	15	32
	M-F	0	0	0	50	0	0	0
Newport	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Odessa	S-F	0	0	0	0	-	-	-
	M-F	0	0	0	0	-	-	-
Wilmington	S-F	12	11	11	41	19	6	25
	M-F	0	0	0	0	0	43	43
New Castle Co. Balance	S-F	408	367	317	1,257	290	303	593
	M-F	44	67	69	180	11	15	26
New Castle Co. Total On-Site Activity	S-F	421	388	336	1,318	329	327	656
	M-F	49	67	69	235	11	58	69
	Total	470	455	405	1,553	340	385	725
County Mobile Home Sales		37	25	7	92	2	9	11
TOTAL COUNTY PRODUCTION		507	480	412	1,645	342	394	736

KENT COUNTY

CHART 1-B: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	2nd QTR.	YEAR TO DATE
Camden	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Dover	S-F	61	45	62	194	22	89	111
	M-F	0	0	0	0	0	0	0
Harrington	S-F	1	1	0	2	0	2	2
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	0	1	0	2	0	0	0
	M-F	0	0	0	0	0	0	0
Smyrna	S-F	2	8	3	20	6	3	9
	M-F	21	0	0	21	0	10	10
Kent County Balance	S-F	49	50	28	157	46	58	104
	M-F	0	30	0	30	30	42	72
Kent County Total On-Site Activity	S-F	113	105	93	375	74	152	226
	M-F	21	30	0	51	30	52	82
	Total	134	135	93	426	104	204	308
County Mobile Home Sales		190	197	208	695	184	278	462
TOTAL COUNTY PRODUCTION		324	332	301	1,121	288	482	770

SUSSEX COUNTY

CHART 1-C: ON-SITE PERMITS ISSUED AND MOBILE HOME SALES

LOCATION	STRUCTURE	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	2nd QTR.	YEAR TO DATE
Bethany	S-F	50	34	45	175	-	62	62
	M-F	0	0	0	0	-	0	0
Bethel	S-F	0	1	0	2	0	0	0
	M-F	0	0	0	0	0	0	0
Blades	S-F	0	0	0	2	0	0	0
	M-F	0	0	0	0	0	0	0
Bridgeville	S-F	0	1	0	1	0	0	0
	M-F	0	0	0	0	0	0	0
Dagsboro	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Delmar	S-F	1	0	0	1	0	0	0
	M-F	0	0	0	0	0	0	0
Dewey Beach	S-F	0	28	2	30	0	0	0
	M-F	10	0	0	10	0	0	0
Fenwick Island	S-F	1	1	1	3	4	0	4
	M-F	0	0	0	0	0	0	0
Georgetown	S-F	1	3	0	5	0	2	2
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	0	0	0	0	0	0	0
	M-F	0	0	6	6	0	0	0
Henlopen Acres	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Laurel	S-F	2	0	2	5	1	0	1
	M-F	0	0	0	0	0	0	0
Lewes	S-F	2	43	86	132	2	0	2
	M-F	0	13	0	13	0	0	4
Milford (S)	S-F	4	4	2	10	3	2	5
	M-F	0	0	0	0	0	4	0
Millsboro	S-F	1	0	1	2	2	1	3
	M-F	0	0	0	0	0	0	0
Milton	S-F	1	0	0	2	0	1	1
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	1	6	5	15	2	7	9
	M-F	0	0	0	0	0	0	0
Rehoboth	S-F	7	1	0	9	0	0	0
	M-F	0	0	0	0	0	0	0
Seaford	S-F	1	2	0	3	4	2	6
	M-F	0	0	0	0	0	4	4
Selbyville	S-F	2	1	1	4	2	2	4
	M-F	0	0	30	30	0	0	0
Slaughter Beach	S-F	-	-	-	-	-	-	-
	M-F	-	-	-	-	-	-	-
South Bethany	S-F	-	-	39*	39	27	19	46
	M-F	-	-	0	0	0	0	0
Sussex County Balance	S-F	120	125	47	415	148	109	257
	M-F	122	228	6	400	229	89	318
Sussex County Total On-Site Activity	S-F	195	250	231	856	195	207	402
	M-F	132	241	42	459	229	97	326
	Total	327	491	273	1,315	424	304	728
County Mobile Home Sales		243	215	178	738	82	131	213
TOTAL COUNTY PRODUCTION		570	706	451	2,053	506	435	941
STATEWIDE HOUSING PRODUCTION	S-F	729	743	660	2,549	598	686	1,284
	M-F	202	338	111	745	270	207	477
	Total	931	1,081	771	3,294	868	893	1,761
	M-H	470	437	393	1,525	268	418	686
	TOTAL	1,401	1,518	1,164	4,819	1,136	1,311	2,447

CHART 2-A: TOTAL COST ON-SITE CONSTRUCTION

(REPORTED FROM PERMITS)

NEW CASTLE COUNTY

LOCATION	STRUCTURE	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	1984 2nd QTR.	YEAR TO DATE
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	190,000	300,000	490,000
	M-F	250,000	0	0	250,000	0	0	0
Newark	S-F	32,000	268,400	184,702	555,102	492,000	305,000	797,000
	M-F	0	0	0	1,075,557	0	0	0
Newport	S-F	0	–	0	0	0	0	0
	M-F	0	–	0	0	0	0	0
Odessa	S-F	0	–	0	0	–	–	–
	M-F	0	–	0	0	–	–	–
Wilmington	S-F	310,000	643,000	395,000	1,718,000	680,000	250,000	930,000
	M-F	0	0	0	0	0	1,500,000	1,500,000
New Castle Co. Balance	S-F	14,337,485	12,107,905	11,560,881	43,231,546	8,963,948	13,795,470	22,759,418
	M-F	1,060,000	4,096,000	3,547,000	8,703,000	715,000	551,950	1,266,950
New Castle Co. TOTAL	S-F	14,679,485	13,019,305	12,140,583	45,504,648	10,325,948	14,650,470	24,976,418
	M-F	1,310,000	4,096,000	3,547,000	10,028,557	715,000	2,051,950	2,766,950
	TOTAL	15,989,485	17,115,305	15,687,583	55,533,205	11,040,948	16,702,420	27,743,368

CHART 2-B: TOTAL COST ON-SITE CONSTRUCTION

(REPORTED FROM PERMITS)

KENT COUNTY

LOCATION	STRUCTURE	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	1984 2nd QTR.	YEAR TO DATE
Camden	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Dover	S-F	1,729,000	1,747,179	1,789,000	6,023,179	646,000	2,815,000	3,461,000
	M-F	0	0	0	0	0	0	0
Harrington	S-F	35,500	35,000	0	68,500	0	74,300	74,300
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	0	35,000	0	69,000	0	0	0
	M-F	0	0	0	0	0	0	0
Smyrna	S-F	298,000	182,520	208,040	913,680	233,060	145,263	378,323
	M-F	749,000	0	0	749,000	0	200,000	200,000
Kent County Balance	S-F	2,628,318	2,479,903	1,518,925	7,959,815	2,374,251	2,237,382	4,611,633
	M-F	0	750,000	0	750,000	564,000	738,000	1,302,000
Kent County TOTAL	S-F	4,688,818	4,479,602	3,515,965	15,034,174	3,253,311	6,271,945	9,525,256
	M-F	749,000	750,000	0	1,499,000	564,000	938,000	1,502,000
	TOTAL	5,437,818	5,229,602	3,515,965	16,533,174	3,817,311	7,209,945	11.027,256

CHART 2-C: TOTAL COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)

SUSSEX COUNTY

LOCATION	STRUCTURE	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	1984 2nd QTR.	YEAR TO DATE
Bethany	S-F	2,457,195	1,689,000	2,116,911	8,374,128	–	2,660,466	2,660,466
	M-F	0	0	0	0	–	0	0
Bethel	S-F	0	36,900	0	71,900	0	0	0
	M-F	0	0	0	0	0	0	0
Blades	S-F	0	0	0	48,010	0	0	0
	M-F	0	0	0	0	0	0	0
Bridgeville	S-F	0	65,000	0	65,000	0	0	0
	M-F	0	0	0	0	0	0	0
Dagsboro	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Delmar	S-F	35,000	0	0	35,000	0	0	0
	M-F	0	0	0	0	0	0	0
Dewey Beach	S-F	0	980,000	97,000	1,077,000	0	0	0
	M-F	103,000	0	0	103,000	0	0	0
Fenwick Island	S-F	46,000	58,750	48,500	153,250	256,000	0	256,000
	M-F	0	0	0	0	0	0	0
Georgetown	S-F	33,900	109,000	0	191,900	0	91,000	91,000
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	0	0	0	0	0	0	0
	M-F	0	0	140,000	140,000	0	0	0
Henlopen Acres	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Laurel	S-F	67,600	0	162,410	263,310	33,600	0	0
	M-F	0	0	0	0	0	0	0
Lewes	S-F	105,000	2,491,485	4,180,600	6,831,435	80,000	0	80,000
	M-F	0	330,000	0	330,000	0	0	0
Milford (S)	S-F	184,500	136,000	67,000	387,500	231,225	119,800	321,025
	M-F	0	0	0	0	0	80,000	80,000
Millsboro	S-F	42,559	0	83,000	125,559	83,000	34,750	117,750
	M-F	0	0	0	0	0	0	0
Milton	S-F	30,000	0	0	103,000	0	30,000	30,000
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	79,500	324,185	224,000	782,200	96,000	292,900	388,900
	M-F	0	0	0	0	0	0	0
Rehoboth	S-F	354,910	92,675	0	530,585	0	0	0
	M-F	0	0	0	0	0	0	0
Seaford	S-F	25,000	91,000	0	116,000	169,955	83,979	253,934
	M-F	0	0	0	0	0	75,000	75,000
Selbyville	S-F	117,600	54,635	85,000	257,235	110,400	85,000	195,400
	M-F	0	0	775,600	775,600	0	0	0
Slaughter Beach	S-F	–	–	–	–	–	–	–
	M-F	–	–	–	–	–	–	–
South Bethany	S-F	–	–	2,079,350	2,079,350	1,589,177	1,294,850	2,884,027
	M-F	–	–	0	0	0	0	0
Sussex County Balance	S-F	6,149,849	6,063,273	3,482,277	21,374,789	6,769,239	5,606,516	12,375,755
	M-F	3,883,672	8,277,600	400,000	14,100,272	9,598,360	4,259,628	13,857,988
Sussex County TOTAL	S-F	9,728,613	12,191,903	12,626,048	43,771,526	9,418,596	10,299,261	19,717,857
	M-F	3,986,672	8,557,600	1,315,600	15,448,872	9,598,360	4,414,628	14,012,988
	TOTAL	13,715,285	20,749,503	13,941,648	58,220,398	19,016,956	14,713,889	33,730,845
STATEWIDE	S-F	29,096,916	29,690,810	28,282,596	103,310,348	22,997,855	31,221,676	54,219,531
	M-F	6,045,672	13,403,600	4,862,600	26,976,429	10,877,360	7,404,578	18,281,938
	TOTAL	35,142,588	43,094,410	33,145,196	130,286,777	33,875,215	38,626,254	72,501,469

CHART 3-A: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
NEW CASTLE COUNTY

LOCATION	STRUCTURE	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	2nd QTR.	YEAR TO DATE
Bellefonte	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Elsmere	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
New Castle	S-F	0	0	0	0	63,333	100,000	81,667
	M-F	50,000	0	0	50,000	0	0	0
Newark	S-F	32,000	26,840	23,088	27,755	28,941	20,333	24,906
	M-F	0	0	0	21,511	0	0	0
Newport	S-F	0	-	0	0	0	0	0
	M-F	0	-	0	0	0	0	0
Odessa	S-F	0	-	0	0	-	-	-
	M-F	0	-	0	0	-	-	-
Wilmington	S-F	25,833	58,455	35,909	41,902	35,789	41,667	37,200
	M-F	0	0	0	0	0	34,884	34,884
New Castle Co. Balance	S-F	35,141	32,992	36,470	34,393	30,910	45,530	38,380
	M-F	24,091	61,134	51,406	48,350	65,000	36,797	48,729
New Castle Co. TOTAL	S-F	34,868	33,555	36,133	34,526	31,386	44,803	38,074
	M-F	26,735	61,134	51,406	42,675	65,000	35,378	40,101
	TOTAL	34,020	37,617	38,735	35,759	32,473	43,383	38,267

CHART 3-B: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
KENT COUNTY

LOCATION	STRUCTURE	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1984 1st QTR.	2nd QTR	YEAR TO DATE
Camden	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Dover	S-F	28,344	38,826	28,855	31,047	29,364	31,629	31,180
	M-F	0	0	0	0	0	0	0
Harrington	S-F	33,500	35,000	0	34,250	0	37,150	37,150
	M-F	0	0	0	0	0	0	0
Milford (K)	S-F	0	35,000	0	34,500	0	0	0
	M-F	0	0	0	0	0	0	0
Smyrna	S-F	149,000	22,815	69,347	45,684	38,843	48,421	42,036
	M-F	35,667	0	0	35,667	0	20,000	20,000
Kent County Balance	S-F	53,639	49,598	54,247	50,699	51,614	55,817	44,343
	M-F	0	25,000	0	25,000	18,800	17,571	18,083
Kent County TOTAL	S-F	41,494	42,663	37,807	40,091	43,964	41,263	41,057
	M-F	35,667	25,000	0	29,392	18,800	18,038	18,317
	TOTAL	40,581	38,738	37,807	38,810	36,705	35,343	35,803

CHART 3-C: AVERAGE COST ON-SITE CONSTRUCTION
(REPORTED FROM PERMITS)
SUSSEX COUNTY

LOCATION	STRUCTURE	2nd QTR.	3rd QTR.	4th QTR.	1983 TOTAL	1st QTR.	1984 2nd QTR.	YEAR TO DATE
Bethany	S-F	49,144	49,676	47,042	47,852	–	42,911	42,911
	M-F	0	0	0	0	–	–	–
Bethel	S-F	0	36,900	0	35,950	0	0	0
	M-F	0	0	0	0	0	0	0
Blades	S-F	0	0	0	24,005	0	0	0
	M-F	0	0	0	0	0	0	0
Bridgeville	S-F	0	65,000	0	65,000	0	0	0
	M-F	0	0	0	0	0	0	0
Dagsboro	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Delmar	S-F	35,000	0	0	35,000	0	0	0
	M-F	0	0	0	0	0	0	0
Dewey Beach	S-F	0	44,091	48,500	35,900	0	0	0
	M-F	10,300	0	0	10,300	0	0	0
Fenwick Island	S-F	46,000	58,750	48,500	51,083	64,000	0	64,000
	M-F	0	0	0	0	0	0	0
Georgetown	S-F	33,900	36,333	0	38,380	0	45,500	45,500
	M-F	0	0	0	0	0	0	0
Greenwood	S-F	0	0	0	0	0	0	0
	M-F	0	0	23,333	23,333	0	0	0
Henlopen Acres	S-F	0	0	0	0	0	0	0
	M-F	0	0	0	0	0	0	0
Laurel	S-F	33,800	0	81,205	52,662	33,600	0	33,600
	M-F	0	0	0	0	0	0	0
Lewes	S-F	52,500	57,942	48,612	51,753	40,000	0	40,000
	M-F	0	25,385	0	25,385	0	0	0
Milford (S)	S-F	46,125	34,000	33,500	38,750	77,075	59,900	64,205
	M-F	0	0	0	0	0	20,000	20,000
Millsboro	S-F	42,559	0	83,000	62,799	41,500	34,750	39,250
	M-F	0	0	0	0	0	0	0
Milton	S-F	30,000	0	0	51,500	0	30,000	30,000
	M-F	0	0	0	0	0	0	0
Ocean View	S-F	39,750	54,031	44,800	48,887	48,000	41,843	43,211
	M-F	0	0	0	0	0	0	0
Rehoboth	S-F	50,701	92,675	0	58,954	0	0	0
	M-F	0	0	0	0	0	0	0
Seaford	S-F	25,000	45,500	0	38,667	42,489	41,989	42,322
	M-F	0	0	0	0	0	18,750	18,750
Selbyville	S-F	58,800	54,635	85,000	64,309	55,200	42,500	48,850
	M-F	0	0	25,853	25,853	0	0	0
Slaughter Beach	S-F	–	–	–	–	–	–	–
	M-F	–	–	–	–	–	–	–
South Bethany	S-F	–	–	53,317	53,317	58,858	68,150	62,696
	M-F	–	–	0	0	0	0	0
Sussex County Balance	S-F	51,249	48,506	74,091	51,506	45,738	51,436	48,155
	M-F	31,833	36,086	66,667	35,251	41,914	47,861	43,579
Sussex County TOTAL	S-F	53,961	48,768	54,658	51,135	48,300	49,755	49,049
	M-F	30,202	35,509	31,324	33,658	41,914	45,512	42,985
	TOTAL	41,943	42,260	51,068	44,274	44,851	48,401	46,334
STATEWIDE	S-F	39,913	39,961	42,852	40,852	38,458	45,513	42,227
	M-F	29,929	39,656	43,807	36,210	40,287	35,771	38,327
	TOTAL	37,747	39,865	42,990	39,553	39,027	43,254	41,171

CHART 4A: NUMBER OF BEDROOMS IN NEW HOUSING UNITS

LOCATION	2nd QUARTER 1983								1983 TOTAL							
	1 BR		2 BR		3 BR		4 BR		1 BR		2 BR		3 BR		4 BR	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	3	0	2	0	0	0	0	0	3	0	2	0	0
Newark	0	0	0	0	1	0	0	0	0	25	8	25	5	0	7	0
Newport	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odessa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wilmington	0	0	1	0	11	0	0	0	0	0	10	0	30	0	1	0
County Balance	0	0	93	43	177	1	138	0	2	36	341	138	543	6	371	0
COUNTY TOTAL	0	0	94	46	189	3	138	0	2	61	359	166	578	8	379	0
KENT																
Camden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dover	0	0	26	0	29	0	6	0	0	0	79	0	89	0	26	0
Harrington	0	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0
Milford (K)	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Smyrna	0	0	0	12	1	6	1	3	0	0	2	12	16	6	2	3
County Balance	3	0	7	0	34	0	5	0	5	24	23	6	115	0	14	0
COUNTY TOTAL	3	0	33	12	65	6	12	3	5	24	104	18	224	6	42	3
SUSSEX																
Bethany	0	0	11	0	32	0	7	0	1	0	39	0	103	0	32	0
Bethel	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Blades	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0
Bridgeville	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0
Dewey Beach	0	6	0	4	0	0	0	0	17	6	6	4	7	0	0	0
Fenwick Island	1	0	0	0	0	0	0	0	1	0	0	0	1	0	1	0
Georgetown	0	0	0	0	1	0	0	0	0	0	0	0	5	0	0	0
Greenwood	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	0	0	2	0	0	0	0	0	0	0	5	0	0	0
Lewes	0	0	0	0	1	0	1	0	4	0	120	13	5	0	3	0
Milford (S)	0	0	1	0	2	0	1	0	0	0	1	0	8	0	1	0
Millsboro	0	0	0	0	1	0	0	0	0	0	0	0	2	0	0	0
Milton	0	0	0	0	1	0	0	0	0	0	1	0	1	0	0	0
Ocean View	0	0	1	0	0	0	0	0	0	0	5	0	9	0	1	0
Rehoboth	3	0	0	0	4	0	0	0	3	0	0	0	6	0	0	0
Seaford	0	0	0	0	1	0	0	0	0	0	1	0	1	0	1	0
Selbyville	0	0	0	0	2	0	0	0	0	10	0	20	4	0	0	0
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	-	-	-	-	-	-	-	-	0	0	0	0	35	0	4	0
County Balance	1	20	43	42	69	60	8	0	1	56	165	183	229	161	21	6
COUNTY TOTAL	5	26	56	46	117	60	17	0	27	72	338	220	427	161	64	6
STATEWIDE TOTAL	8	26	183	104	371	69	167	3	34	157	801	404	1,229	175	485	9

CHART 4B: NUMBER OF BEDROOMS IN NEW HOUSING UNITS

LOCATION	2nd QUARTER 1984								1984 TO DATE							
	1 BR		2 BR		3 BR		4 BR		1 BR		2 BR		3 BR		4 BR	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	0	0	0	3	0	0	0	0	0	0	0	6	0	0	0
Newark	0	0	3	0	12	0	0	0	0	0	8	0	24	0	0	0
Newport	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odessa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wilmington	0	18	0	25	6	0	0	0	0	18	10	25	15	0	0	0
County Balance	0	0	35	15	142	0	126	0	0	0	114	26	285	0	194	0
COUNTY TOTAL	0	18	38	40	163	0	126	0	0	18	132	51	330	0	194	0
KENT																
Camden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dover	0	0	58	0	22	0	9	0	0	0	64	0	37	0	10	0
Harrington	0	0	1	0	1	0	0	0	0	0	1	0	1	0	0	0
Milford (K)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Smyrna	0	0	0	10	3	0	0	0	0	0	0	10	8	0	1	0
County Balance	1	36	11	6	43	0	3	0	2	60	20	12	74	0	8	0
COUNTY TOTAL	1	36	70	16	69	0	12	0	2	60	85	22	120	0	19	0
SUSSEX																
Bethany	0	0	12	0	42	0	8	0	0	0	12	0	42	0	8	0
Bethel	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Blades	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bridgeville	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dewey Beach	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fenwick Island	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0
Georgetown	0	0	0	0	2	0	0	0	0	0	0	0	2	0	0	0
Greenwood	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Lewes	0	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0
Milford (S)	0	2	0	2	2	0	0	0	0	2	0	2	3	0	2	0
Millsboro	0	0	0	0	1	0	0	0	0	0	0	0	3	0	0	0
Milton	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0
Ocean View	0	0	0	0	7	0	0	0	0	0	0	0	9	0	0	0
Rehoboth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Seaford	0	0	0	4	2	0	0	0	0	0	0	4	6	0	0	0
Selbyville	0	0	0	0	2	0	0	0	0	0	0	0	4	0	0	0
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	0	0	0	0	17	0	2	0	0	0	10	0	34	0	2	0
County Balance	2	0	39	12	65	58	3	19	5	12	93	132	140	147	19	27
COUNTY TOTAL	2	2	52	18	140	58	13	19	6	14	116	138	249	147	31	27
STATEWIDE TOTAL	3	56	160	74	372	58	151	19	8	92	333	211	699	147	244	27

CHART 5: NUMBER OF UNITS BY SQUARE FOOT PER UNIT

LOCATION	2nd QUARTER 1983			1983 TOTAL			2nd QUARTER 1984			1984 TO DATE		
	under 1000	1000-1500	over 1500	under 1000	1000 - 1500	over 1500	under 1000	1000-1500	over 1500	under 1000	1000-1500	over 1500
NEW CASTLE												
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	5	0	0	5	0	0	3	0	0	6	0
Newark	0	0	1	51	11	8	13	0	2	29	1	2
Newport	0	0	0	0	0	0	0	0	0	0	0	0
Odessa	0	0	0	0	0	0	-	-	-	-	-	-
Wilmington	0	1	11	0	12	29	18	30	1	18	40	10
County Balance	16	178	258	128	468	841	1	92	225	70	169	384
COUNTY TOTAL	16	184	270	179	496	878	32	125	228	117	216	392
KENT												
Camden	0	0	0	0	0	0	0	0	0	0	0	0
Dover	0	46	15	11	137	46	0	77	12	0	97	14
Harrington	0	1	0	1	1	0	0	1	1	0	1	1
Milford (K)	0	0	0	0	2	0	0	0	0	0	0	0
Smyrna	12	9	2	14	25	3	10	3	0	10	8	1
County Balance	3	14	32	42	61	84	45	36	19	48	80	48
COUNTY TOTAL	15	70	49	66	227	133	55	117	32	58	186	64
SUSSEX												
Bethany	0	39	11	0	125	50	0	58	4	0	58	4
Bethel	0	0	0	0	2	0	0	0	0	0	0	0
Blades	0	0	0	0	2	0	0	0	0	0	0	0
Bridgeville	0	0	0	0	0	1	0	0	0	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	0	1	0	0	1	0	0	0	0	0	0	0
Dewey Beach	10	0	0	27	5	8	0	0	0	0	0	0
Fenwick Island	1	0	0	1	1	1	0	0	0	0	2	2
Georgetown	0	1	0	1	4	0	0	2	0	0	2	0
Greenwood	0	0	0	6	0	0	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	2	0	0	3	2	0	0	0	0	1	0
Lewes	0	1	1	11	46	88	0	0	0	0	1	1
Milford (S)	0	2	2	0	8	2	4	0	2	4	1	4
Millsboro	0	0	1	0	0	2	0	0	1	0	1	2
Milton	0	1	0	0	0	1	0	1	1	0	1	0
Ocean View	0	2	0	0	1	1	0	7	0	0	9	0
Rehoboth	0	3	4	0	15	5	0	0	0	0	0	0
Seaford	0	0	1	0	4	2	4	2	0	5	5	0
Selbyville	0	0	2	30	1	4	0	1	1	0	2	2
Slaughter Beach	-	-	-	-	-	-	-	-	-	-	-	-
South Bethany	-	-	-	0	27	12	0	13	6	0	17	29
County Balance	98	108	36	363	337	115	68	40	90	103	290	182
COUNTY TOTAL	109	160	58	439	582	294	76	124	104	112	390	226
STATEWIDE TOTAL	140	414	377	683	1,306	1,305	163	366	364	287	792	682

CHART 6: HEATING FUEL IN NEW HOUSING UNITS

LOCATION	NUMBER OF NEW UNITS WITH SPECIFIED FUEL															
	2nd QUARTER 1983				1983 TOTAL				2nd QUARTER 1984				1984 TO DATE			
	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other	Oil	Gas	Elec.	Other
NEW CASTLE																
Bellefonte	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Elsmere	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Castle	0	0	5	0	0	0	5	0	0	3	0	0	0	6	0	0
Newark	1	0	0	0	2	2	66	0	1	1	13	0	2	1	29	0
Newport	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odessa	0	0	0	0	0	0	0	0	–	–	–	–	–	–	–	–
Wilmington	10	2	0	0	10	3	28	0	0	1	48	0	0	3	65	0
County Balance	137	60	255	0	331	105	1,001	0	84	15	212	7	120	122	370	7
COUNTY TOTAL	148	62	260	0	343	110	1,100	0	85	20	273	7	122	132	464	7
KENT																
Camden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dover	6	7	48	0	19	16	159	0	10	21	57	1	10	32	68	1
Harrington	0	0	1	0	0	0	2	0	0	0	2	0	0	0	2	0
Milford (K)	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Smyrna	0	21	1	1	0	23	11	7	0	10	3	0	0	11	8	0
County Balance	4	3	39	3	17	6	156	8	8	0	90	2	11	3	157	5
COUNTY TOTAL	10	31	89	4	36	45	330	15	18	31	152	3	21	46	235	6
SUSSEX																
Bethany	0	0	50	0	0	0	175	0	0	0	62	0	0	0	62	0
Bethel	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Blades	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Bridgeville	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Dagsboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Delmar	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Dewey Beach	0	0	10	0	2	0	38	0	0	0	0	0	0	0	0	0
Fenwick Island	0	0	1	0	0	0	3	0	0	0	0	0	0	0	4	0
Georgetown	0	0	1	0	0	0	5	0	0	0	1	1	0	0	1	1
Greenwood	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0
Henlopen Acres	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Laurel	0	0	2	0	0	0	5	0	0	0	0	0	0	0	1	0
Lewes	0	0	2	0	3	0	141	1	0	0	0	0	0	0	1	1
Milford (S)	1	0	3	0	1	0	9	0	0	0	6	0	0	0	9	0
Millsboro	0	0	1	0	0	0	2	0	0	0	1	0	0	1	2	0
Milton	0	0	1	0	0	0	2	0	0	0	1	0	0	0	1	0
Ocean View	0	0	2	0	0	0	16	0	0	0	7	0	0	0	9	0
Rehoboth	0	0	7	0	0	0	9	0	0	0	0	0	0	0	0	0
Seaford	0	0	1	0	0	1	2	0	0	0	6	0	0	0	10	0
Selbyville	0	0	2	0	0	0	34	0	0	0	2	0	0	0	4	0
Slaughter Beach	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
South Bethany	–	–	–	–	0	0	39	0	–	–	19	0	0	0	46	0
County Balance	12	1	223	6	27	6	773	9	64	9	119	6	64	14	490	7
COUNTY TOTAL	14	1	306	6	34	7	1,264	10	64	9	224	7	64	15	640	9
STATEWIDE TOTAL	172	94	655	10	413	162	2,694	25	167	60	649	17	207	193	1,339	22

CHART 7: REHABILITATION HOUSING (UNITS AND COST)
$000

LOCATION	1983				1984			
	2nd QTR.		TOTAL		2nd QTR.		TO DATE	
	UNITS	COST	UNITS	COST	UNITS	COST	UNITS	COST
NEW CASTLE								
Bellefonte	0	0	0	0	0	0	0	0
Elsmere	1	40	6	88	3	34	3	34
New Castle	0	0	0	0	0	0	0	0
Newark	8	114	24	305	5	54	13	158
Newport	0	0	0	0	0	0	0	0
Odessa	0	0	1	14	-	-	-	-
Wilmington	126	1,620	244	3,027	135	2,363	274	4,366
County Balance	53	516	127	1,432	65	1,132	86	1,604
COUNTY TOTAL	188	2,290	402	4,875	208	3,593	386	6,172
KENT								
Camden	0	0	0	0	1	9	3	21
Dover	11	114	30	271	9	167	20	311
Harrington	0	0	0	0	4	64	4	64
Milford (K)	0	0	1	15	0	0	1	17
Smyrna	2	29	2	29	0	0	0	0
County Balance	30	311	62	724	24	389	40	571
COUNTY TOTAL	43	454	95	1,139	34	629	64	984
SUSSEX								
Bethany	0	0	0	0	0	0	0	0
Bethel	0	0	1	15	0	0	0	0
Blades	1	10	2	18	0	0	0	0
Bridgeville	0	0	1	10	1	45	1	45
Dagsboro	0	0	0	0	0	0	0	0
Delmar	0	0	0	0	3	20	3	20
Dewey Beach	0	0	0	0	0	0	0	0
Fenwick Island	0	0	0	0	0	0	0	0
Georgetown	2	21	2	21	4	40	4	40
Greenwood	0	0	0	0	0	0	0	0
Henlopen Acres	-	-	1	50	0	0	0	0
Laurel	4	25	4	25	1	10	2	20
Lewes	5	93	13	244	7	184	14	294
Milford (S)	0	0	2	17	2	27	2	27
Millsboro	15	61	19	92	3	45	6	65
Milton	0	0	0	0	3	39	3	39
Ocean View	0	0	3	85	1	20	2	25
Rehoboth	4	73	18	390	17	326	32	518
Seaford	5	42	14	186	0	0	1	8
Selbyville	1	10	1	10	0	0	0	0
Slaughter Beach	-	-	-	-	-	-	-	-
South Bethany	-	-	2	28	7	64	10	100
County Balance	0	0	0	0	0	0	0	0
COUNTY TOTAL	37	366	87	1,221	49	820	80	1,201
STATEWIDE	268	3,110	582	7,225	291	5,042	530	8,357

CHART 8: RESIDENTIAL DEMOLITIONS

LOCATION	NUMBER OF UNITS DEMOLISHED			
	1983		1984	
	2nd QTR.	TOTAL	2nd QTR.	TO DATE
NEW CASTLE				
Bellefonte	0	0	0	0
Elsmere	1	1	0	0
New Castle	0	0	0	0
Newark	0	7	3	5
Newport	0	0	0	0
Odessa	0	0	-	-
Wilmington	4	28	24	29
County Balance	8	34	1	18
COUNTY TOTAL	13	70	28	52
KENT				
Camden	0	0	0	1
Dover	0	0	0	0
Harrington	3	9	1	1
Milford (K)	0	0	0	0
Smyrna	2	8	0	2
County Balance	14	42	9	16
COUNTY TOTAL	19	59	10	20
SUSSEX				
Bethany	0	0	0	0
Bethel	0	0	0	0
Blades	0	0	0	0
Bridgeville	0	7	4	4
Dagsboro	0	0	0	0
Delmar	0	1	0	0
Dewey Beach	4	4	0	0
Fenwick Island	0	0	0	0
Georgetown	0	0	2	3
Greenwood	0	0	0	0
Henlopen Acres	0	0	0	0
Laurel	1	2	0	0
Lewes	1	2	1	3
Milford (S)	0	1	0	0
Millsboro	1	1	0	0
Milton	0	0	0	0
Ocean View	0	1	0	0
Rehoboth	0	11	0	0
Seaford	2	3	1	1
Selbyville	0	0	0	0
Slaughter Beach	-	0	-	-
South Bethany	-	0	0	0
County Balance	0	0	0	0
COUNTY TOTAL	9	33	8	11
STATEWIDE	41	162	46	83

APPENDIX B

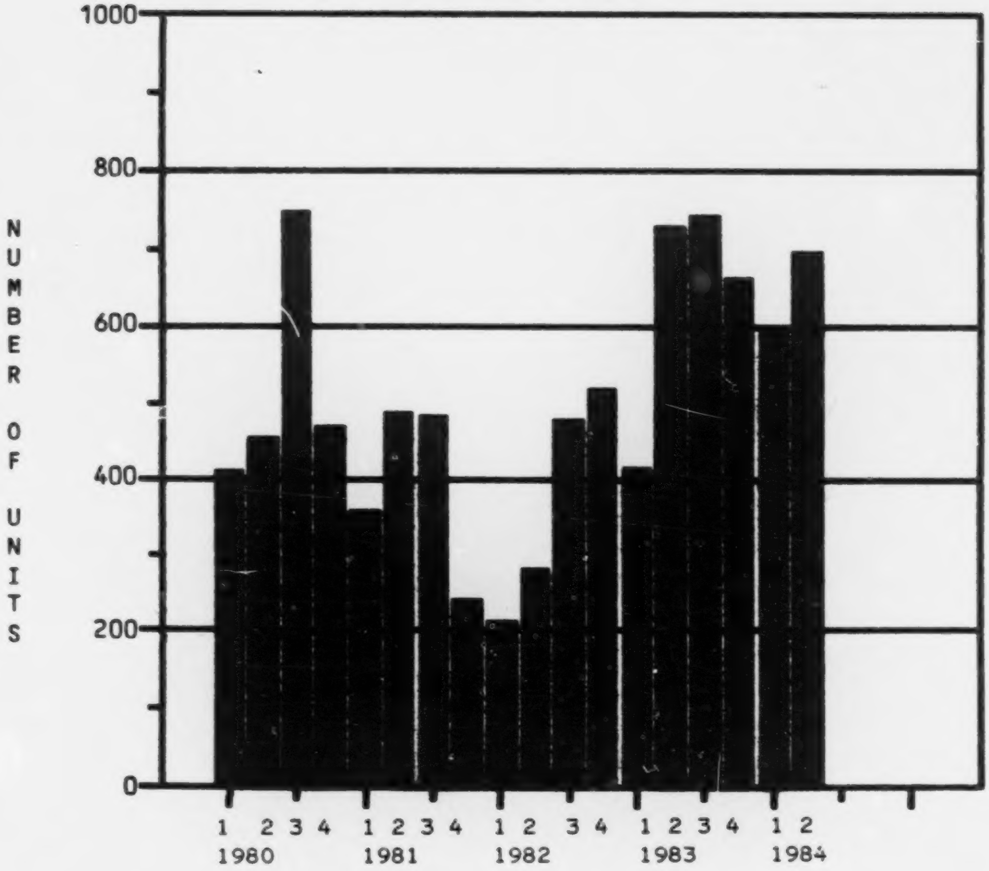
GRAPHS OF SINGLE FAMILY
HOUSING PRODUCTION

1980 - 1984

(BY QUARTER)

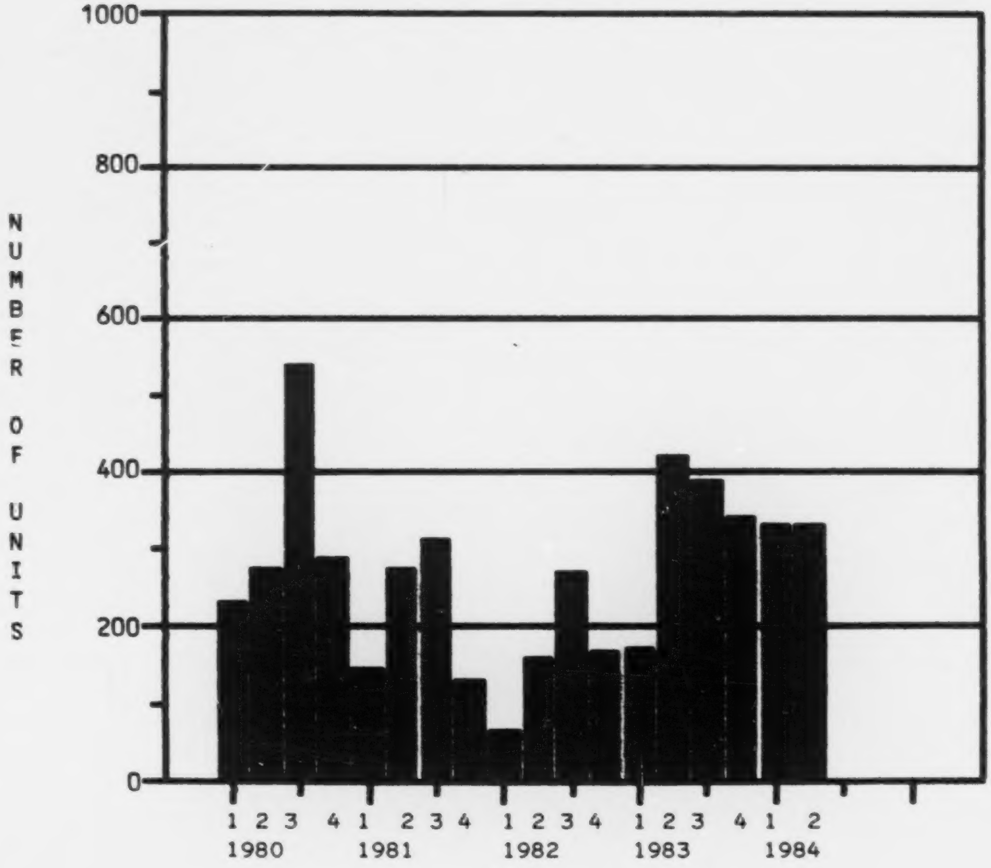
SINGLE FAMILY HOUSING PRODUCTION

STATEWIDE BY QUARTER



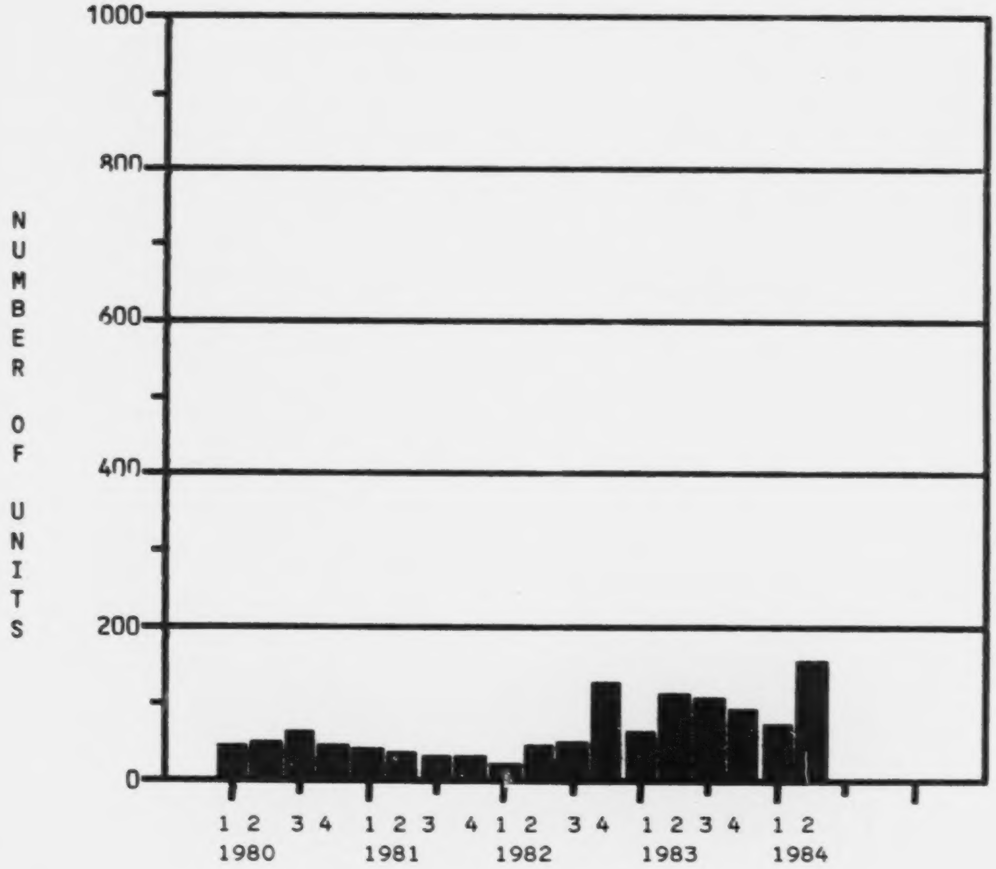
SINGLE FAMILY HOUSING PRODUCTION

NEW CASTLE COUNTY BY QUARTER



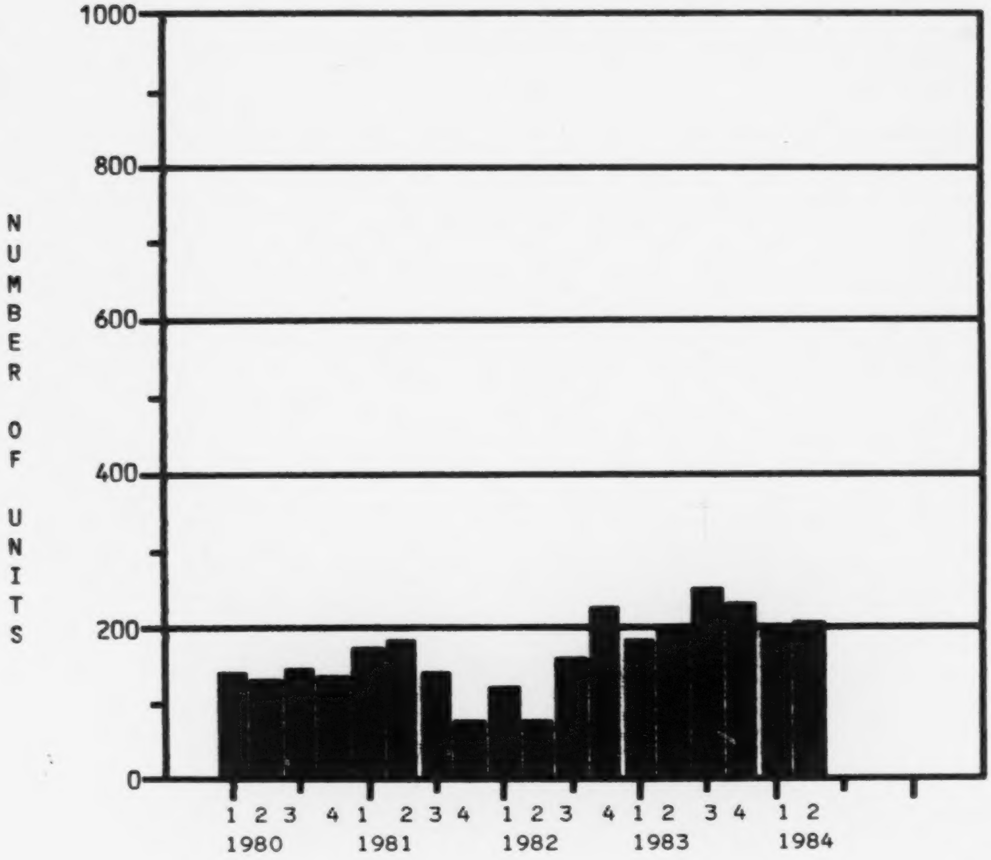
SINGLE FAMILY HOUSING PRODUCTION

KENT COUNTY BY QUARTER



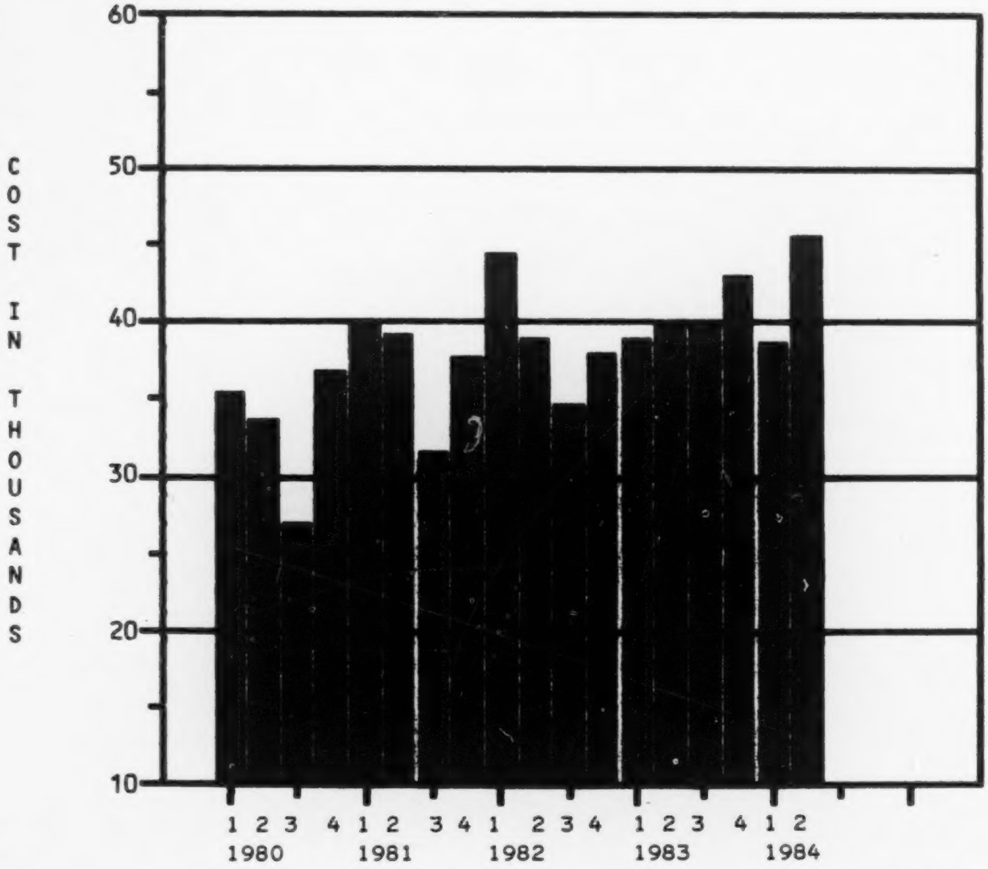
SINGLE FAMILY HOUSING PRODUCTION

SUSSEX COUNTY BY QUARTER



APPENDIX C

AVERAGE BUILDERS' COST
OF A SINGLE FAMILY HOME
1980 - 1984
(BY QUARTER)

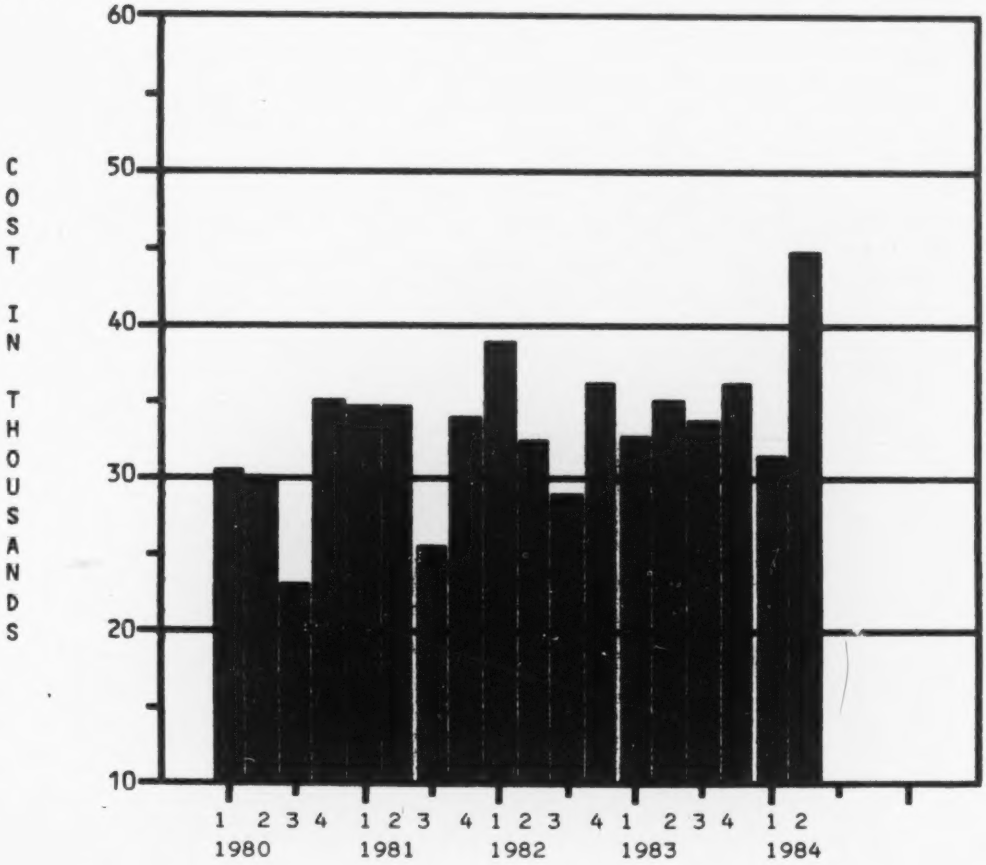


AVERAGE BUILDERS COST FOR A SINGLE FAMILY HOME

STATEWIDE BY QUARTER

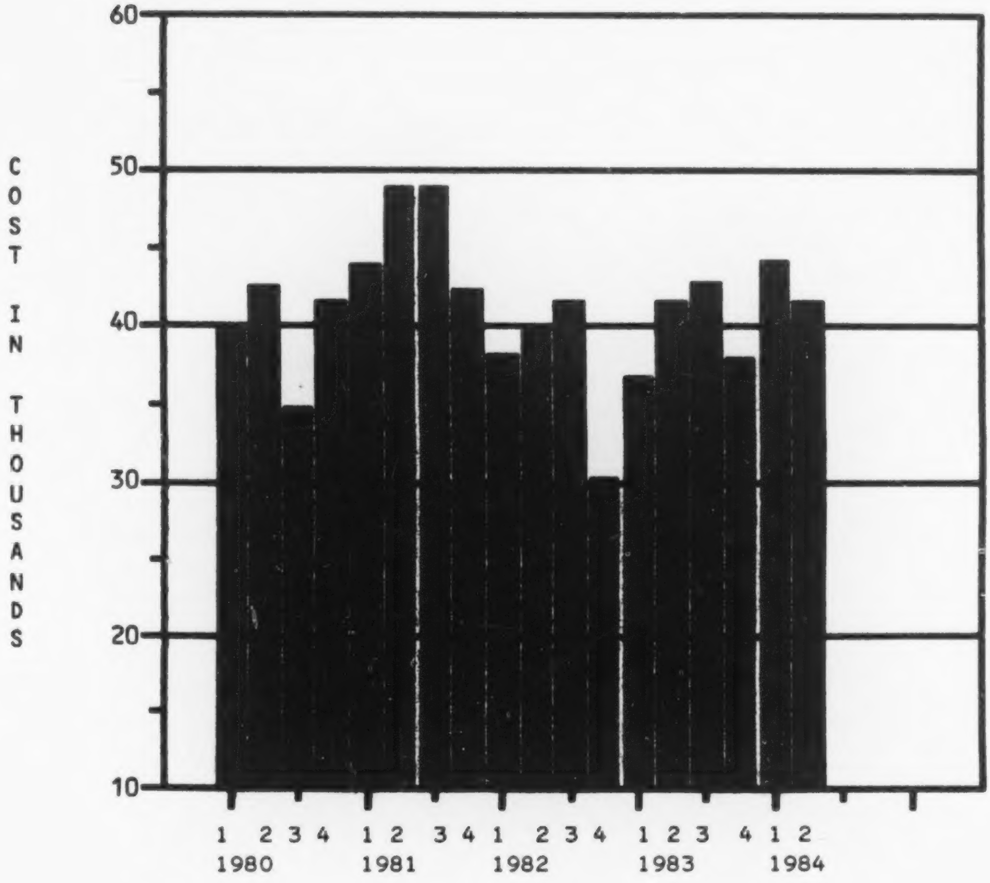
AVERAGE BUILDERS' COST FOR A SINGLE FAMILY HOME

NEW CASTLE COUNTY BY QUARTER

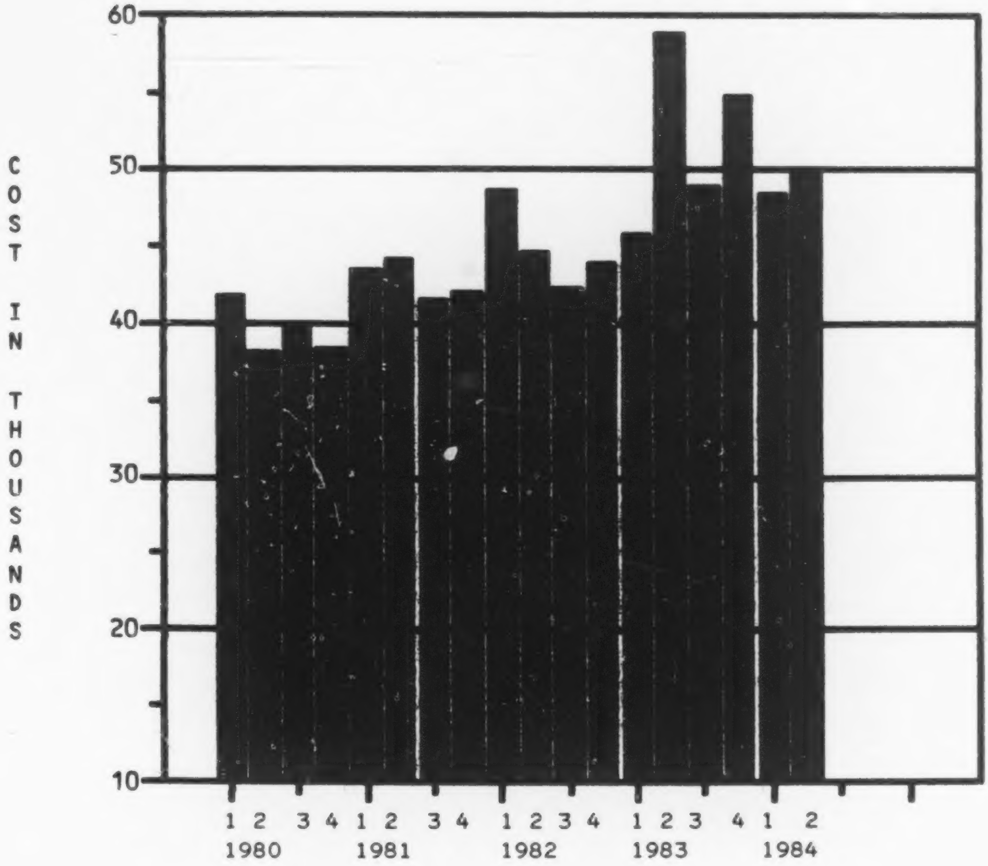


AVERAGE BUILDERS' COST FOR A SINGLE FAMILY HOME

KENT COUNTY BY QUARTER



AVERAGE BUILDERS' COST FOR A SINGLE FAMILY HOME

SUSSEX COUNTY BY QUARTER